

FEDERAL SECURITY AGENCY • Social Security Administration • Washington, D. C.

# *Social Security Bulletin*



*September 1949*

*Volume 12*

*Number 9*

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Earners and Their Dependents in the Population in  
April 1948

Prepaid Medical Care at Trinity Hospital, Little Rock,  
Arkansas, 1941 and 1942

THE SOCIAL SECURITY BULLETIN is published monthly under authority of Public Resolution No. 57, approved May 11, 1922 (42 Stat. 541), as amended by section 307, Public Act 212, Seventy-second Congress, approved June 30, 1932. The printing of this publication has been approved by the Director of the Bureau of the Budget (July 19, 1946).

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# Social Security in Review

## Program Operations

**T**HE employed labor force in July was 59.7 million, as compared with 59.6 million the preceding month. Agricultural employment was estimated at 9.6 million or about the same as in June. Unemployment continued to rise and reached 4.1 million, representing more than 6 percent of the civilian labor force in July.

A drop in farm income was responsible for most of the decline in personal income, which was at an annual rate of \$209.7 billion in July, \$2.7 billion below the June figure and nearly \$5 billion below the rate in July 1948.

The cost of living as measured by the consumers' price index of the Bureau of Labor Statistics resumed its downward movement after the slight upturn in June. In July the index stood at 168.5, as compared with the June figure of 169.6. The drop of 1.3 percent in food prices accounted for most of the decline, but prices of apparel and housefurnishings also went down somewhat.

**INITIAL CLAIMS** for benefits under the State unemployment insurance programs and weeks of unemployment covered by continued claims dropped slightly in July from the high levels of the preceding month. Initial claims declined from 1.5 to 1.4 million, chiefly as the result of administrative factors in New York and California. The weeks of unemployment covered by continued claims dropped to 8.8 million—400,000 less than the high point reached in June but still more than

double the total for July 1948; most of the larger industrial States and all the States in New England shared in the decline, though New York and Pennsylvania reported substantial increases.

Claims filed by veterans whose entitlement to unemployment allowances under the veterans' readjustment allowance program expired on July 25 also raised the initial claims load. An estimated 25,000 such claims were filed during the week ended July 30. Earlier in the month, moreover, many veterans had filed initial claims for State unemployment insurance in anticipation of the allowance program's termination. The program is continuing for a small group of veterans—those discharged or released after July 25, 1947; for this group it will continue for 2 years after discharge.

The average weekly check for total unemployment was the highest in the program's history—\$20.32. Beneficiaries were fewer than in the preceding month, however, and total benefits were less. During an average week in July, 1.7 million persons received unemployment checks—100,000 less than in June but 900,000 more than in July 1948. The only State showing a significant increase was New York, where the weekly average rose 61,900 to 321,500. As a result of the decline in the average weekly number of beneficiaries, the amount of benefits paid dropped \$5.9 million to \$148.8 million.

At the same time the average weekly volume of insured unemployment under the State, railroad, and veterans'

programs rose from 2.7 to 2.8 million. The weekly average under the State programs rose 2 percent to a new high of 2.1 million, though four of the New England States, where unemployment had been relatively high, showed significant declines.

About 6.4 percent of the covered workers employed during an average month in 1948 were unemployed during the week ended July 9; the ratio for the comparable week in June was 6.2 percent. If, however, the New York data, which were affected by administrative factors, are excluded, the national ratio for July is only 5.9 percent.

**ALMOST 2.6 MILLION PERSONS** were receiving old-age and survivors insurance benefits at the end of July; their monthly benefits totaled more than \$52.1 million. During the month the number of persons receiving benefits increased by 23,100 or less than 1 percent, the lowest proportionate increase since July 1948. The number of children receiving benefits dropped slightly, as benefit payments were suspended for many children who earned more than \$14.99 a month in summer jobs in employment covered by the program.

Monthly benefits were awarded to 51,200 persons in July, 14 percent less than in the preceding month. For each type of benefit, fewer awards were processed than in June, with the percentage decrease ranging from 11 percent for primary benefits to 19 percent for child's benefits.

At the end of June, benefits were



being withheld from almost 314,000 beneficiaries—10.9 percent of the total number on the rolls as of June 30, 1949, in comparison with 12.5 percent a year earlier. For each type of benefit except parent's benefits, the proportion withheld decreased during the year, largely because of the increase in unemployment. For wife's benefits, employment of the husband was the reason for withholding in 95 percent of the cases; for all other types of benefit, the majority of the payments were withheld because of the beneficiary's employment.

THE TREND IN RECIPIENTS for each of the public assistance programs continued upward in July. For the special types of public assistance, case loads had risen consistently throughout the preceding 12-month period, at an average monthly rate of about  $\frac{3}{4}$  of 1 percent for aged and blind recipients and  $1\frac{1}{2}$  percent for dependent children. July increases were about average for the aged and the blind, and somewhat below average for dependent children. Seasonal influences, which were mainly responsible for the April, May, and June decreases in the general assistance case load, held the July increase down to  $\frac{1}{8}$  of 1 percent. In a "normal" year, however, declines in general assistance loads would have been sharper and would be expected to continue until September or October.

Small increases in average payments to the aged and the blind continued during July, as in preceding months. Averages for aid to dependent children and general assistance have wavered somewhat during 1949 but have shown no decided tendency to rise or fall. In July, the average for aid to dependent children was about \$1 below the March peak, while that for general assistance was about \$2 below its high point for the year, which also came in March.

## Selected current statistics

[Corrected to Sept. 6, 1949]

Item	July 1949	June 1949	July 1948	Calendar year	
				1948	1947
<i>Labor Force<sup>1</sup> (in thousands)</i>					
Total civilian	63,815	63,398	63,842	61,442	60,168
Employed	59,720	59,619	61,615	59,378	58,027
Covered by old-age and survivors insurance	34,300	34,100	36,300	35,300	34,000
Covered by State unemployment insurance	31,300	31,400	33,100	32,900	31,900
Unemployed	4,095	3,778	2,227	2,064	2,142
<i>Personal Income<sup>2</sup> (in billions; seasonally adjusted at annual rates)</i>					
Total	\$209.7	\$212.4	\$214.8	\$211.9	\$193.5
Employees' income <sup>3</sup>	135.4	135.8	136.3	134.9	123.1
Proprietors' and rental income	44.6	46.8	50.8	49.5	45.1
Personal interest income and dividends	17.3	17.3	16.0	16.2	14.9
Public aid <sup>4</sup>	2.2	2.2	1.7	1.7	1.5
Social insurance and related payments <sup>5</sup>	8.6	8.7	7.3	7.3	7.4
Miscellaneous income payments <sup>6</sup>	1.7	1.6	2.4	2.3	1.6
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>7</sup>					
Number (in thousands)	2,577	2,554	2,182		
Amount (in thousands)	\$52,131	\$51,520	\$42,882	\$543,623	\$452,939
Average primary benefit	\$20.77	\$20.73	\$20.17		
Awards (in thousands):					
Number	51	60	48	596	573
Amount	\$1,165	\$1,332	\$1,032	\$12,748	\$11,881
<i>Unemployment Insurance</i>					
Initial claims (in thousands)	1,416	1,522	839	10,918	9,734
Weeks of unemployment claimed (in thousands) <sup>8</sup>	8,845	9,265	4,367	( <sup>9</sup> )	( <sup>9</sup> )
Weeks compensated (in thousands)	7,442	7,839	3,564	42,695	44,325
Weekly average beneficiaries (in thousands)	1,717	1,806	810	821	852
Benefits paid (in millions) <sup>9</sup>	\$149	\$155	\$68	\$770	\$775
Average weekly payment for total unemployment	\$80.33	\$80.13	\$19.28	\$19.05	\$17.85
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance	2,643	2,626	2,407		
Aid to dependent children:					
Families	544	537	449		
Children	1,353	1,366	1,145		
Aid to the blind	90	80	84		
General assistance	461	461	358		
Average payments:					
Old-age assistance	\$43.69	\$45.60	\$39.84		
Aid to dependent children (per family)	72.73	72.71	66.73		
Aid to the blind	45.06	45.09	40.97		
General assistance	47.69	47.98	43.73		

<sup>1</sup> Continental United States only; estimated by the Bureau of the Census except for "covered" employment, which is estimated by the Social Security Administration. Except for employment covered by State unemployment insurance, monthly figures represent employment in a specific week and annual figures, employment in an average week; for employment covered by unemployment insurance, monthly figures represent employment in a specific pay period and annual figures, employment in an average pay period.

<sup>2</sup> Data from the Office of Business Economics, Department of Commerce.

<sup>3</sup> Civilian and military pay in cash and in kind in the continental United States, pay for Federal civilian and military personnel stationed abroad, other labor income (except compensation for injuries), mustering-out pay, and terminal-leave pay. Military pay includes the Government's contribution to allowances for dependents of enlisted personnel. Civilian wages and salaries represent net earnings after employee contributions under social insurance and related programs have been deducted.

<sup>4</sup> Payments to recipients under the 3 special public assistance programs and general assistance.

<sup>5</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment and subsistence allowances to veterans under the Servicemen's Readjustment Act.

<sup>6</sup> Includes veterans' bonus (Federal and State), payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government's contribution to nonprofit organizations, and business transfer payments.

<sup>7</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>8</sup> Replaces data on the number of continued claims filed. In some States, because of biweekly reporting, continued claims cover more than one week of unemployment. Data for calendar years 1947 and 1948 not available.

<sup>9</sup> Gross; not adjusted for voided benefit checks.



# Earners and Their Dependents in the Population in April 1948

by JACOB FISHER\*

*The following article is based on a recent Census Bureau survey of the size and composition of families in the United States. It relates the findings to the problem of estimating the number of persons who would have certain kinds of social insurance protection under specified conditions.*

SOCIAL insurance programs to an increasing extent have been making provision for the payment of benefits to dependents or survivors. Estimates of beneficiaries and costs under such programs, present and proposed, necessarily involve assumptions concerning the relation of the number of dependents to the number of earners. Basic sources of information on this relationship are the family data of the Bureau of the Census. Considerable interest attaches therefore to the averages and ratios to be derived from the Census Bureau's April 1948 family-composition survey. The purpose of the present article is to present the results of this survey as they bear upon the worker-dependent ratio and to indicate the changes that took place between 1940 and 1948 in underlying family relationships. It should be made clear at the outset that the estimates of earners, dependents, and insured persons offered here have a general rather than a specific application. They provide a basis for an estimate of the numbers who would have certain kinds of social insurance protection under certain conditions; they do not constitute estimates directly applicable to any particular program now in effect or proposed.

For broad social insurance analytical purposes, the civilian population of 145 million in April 1948 may be divided into three groups: 59 million earners, defined as persons in the labor force that month (excluding unpaid family workers); 64 million primary dependents of earners, defined as the nonearer wives and chil-

dren under age 18 of persons classified as earners; and 22 million other persons (table 1). The civilian population of 145 million included 474,000 members of the armed forces living off post or with families on post.

Eighty-five percent of the population, in other words, consisted of earners and their primary dependents, and 15 percent were neither earners nor the primary dependents of earners. With such qualifications as will be noted later, it may be presumed that under conditions prevailing in 1948 a program such as national health insurance, covering all earners and their primary dependents and with a liberal earnings requirement, would afford protection to some 85 percent of the people in the country. To extend protection to any part of the remaining 15 percent would necessitate the establishment of eligibility tests conditioned on elements other than earnings or dependency on an earner, as defined above. These proportions would, of course, be different under other assumptions concerning coverage and eligibility requirements.

## Earners in the Population

Earners comprised over half the population 14 years and over in April 1948. Eight in every 10 males over 13 years of age were either working or looking for work. Among men aged 25-45, the ages when family responsibilities are heaviest, the rate of participation in the labor force was as high as 95 percent.

Among women, on the other hand, membership in the labor force was most frequent at about age 20. Women workers tend to drop out of the labor force at marriage or shortly thereafter, and the decline in the fe-

male labor-force participation rate after age 20 reflects in part the progressive increase up to about age 35 in the proportion of married women in the female population. The rate for single women remains relatively high at all ages. The extent to which women stay in the labor market is affected also by home responsibilities. In April 1948, married women with no children under age 18 were almost twice as frequently in the labor force as married women with one or more children under 18. Among widowed and divorced women, labor-force membership was more common, for reasons related to age differences, for women with children; for example, widowed and divorced women without children under 18 were older on the average and less able to find or hold jobs. The influence of sex, age, marital status, and home responsibilities on labor-force membership is illustrated in table 4.

To what extent may it be assumed that the number of earners in the population in a given month represents the number who would qualify

Table 1.—Number of earners, primary dependents, and others in the civilian population and percentage distribution, April 1948

Population groups	Number (in thousands)	Percentage distribution
Total.....	145,087	100
Earners <sup>1</sup> .....	58,863	41
Primary dependents.....	63,899	44
Wives <sup>2</sup> .....	25,136	17
Children under 18 <sup>3</sup> .....	38,763	27
Others.....	22,325	15

<sup>1</sup> Persons in the labor force, excluding unpaid family workers.

<sup>2</sup> Nonearners, married to and living with earners.

<sup>3</sup> Nonearners living with an earner parent.

Source: Estimated from Bureau of the Census, *Current Population Reports: Population Characteristics* (Series P-20, Nos. 10, 16, 17, 21, 22, 23) and *Labor Force* (Series P-50, Nos. 5, 11; Series P-57, No. 70). Also *Population* (Series P-8, No. 20); family-composition and labor-force data in *Sixteenth Census of the United States: 1940*; and unpublished data from the Bureau of the Census relating to the years 1940, 1947, and 1948.

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at the end of the year as insured workers in a social insurance current-risk program covering all occupations?

Since some workers employed in the month in question may not earn the required minimum during the year, either because of unemployment or because their participation in the labor force is seasonal in character, this assumption could result in an overstatement of the number of insured workers. Understatement is implicit, on the other hand, in the exclusion from the earner count of persons not in the labor force in the month in question but with qualifying earnings in other months of the year or in some previous recent period.

The extent to which these offsetting factors affect the estimates depends in part on the kind of current-risk program to which the discussion is directed. The earnings requirement for a cash benefit program—unemployment insurance or temporary disability insurance—may be higher than for a service benefit program such as health insurance. In the cash benefit programs, the eligibility test is designed to qualify for benefits only persons who are ordinarily dependent on their earnings and suffer a substantial earnings loss.

The service benefit, on the other hand, is not related to the wage-loss concept and when provided in a program with broad coverage can appropriately have a low earnings requirement. In some of the health insurance bills before Congress in the last few years, this requirement has been set as low as \$150 a year, or less than the minimum qualifying earn-

**Table 2.—Number of earners and number of primary dependents in the civilian population, by number of primary dependents per earner, April 1948**

[Number in thousands]

Primary dependents per earner	Earners <sup>1</sup>		Primary dependents <sup>1</sup>	
	Number	Percent	Number	Percent
Total.....	58,863	100	63,899	100
0.....	29,390	50		
1.....	12,538	21	12,538	20
2.....	7,524	13	15,048	24
3 or more.....	9,411	16	36,313	57

<sup>1</sup> See footnotes, table 1.

Source: See table 1.

**Table 3.—Number of earners in civilian population, by number and type of primary dependents per earner, April 1948**

[In thousands, except for averages]

Primary dependents per earner, by type	Earners <sup>1</sup>	Primary dependents <sup>1</sup>			Average number of primary dependents per earner
		Total	Wife	Children	
Total.....	58,863	63,899	25,136	38,763	1.09
No primary dependent.....	29,390				
1 primary dependent.....	12,538	12,538	10,290	2,248	1.00
Wife.....	10,290	10,290	10,290		
Child under 18.....	2,248	2,248		2,248	
2 primary dependents.....	7,524	15,048	6,260	8,788	2.00
Wife and child under 18.....	6,260	12,520	6,260	6,260	
2 children under 18.....	1,264	2,528		2,528	
3 or more primary dependents.....	9,411	36,313	8,586	27,727	3.84
Wife and 2 or more children under 18.....	8,586	33,124	8,586	24,538	
3 or more children under 18.....	825	3,189		3,189	

<sup>1</sup> See footnotes, table 1.

Source: See table 1.

ings in most State unemployment insurance laws at present. The discussion that follows is in terms of a current-risk program of the service type, with broad coverage and a low earnings requirement.

Two considerations are involved: the relation of employment during the month (actually during the survey week) to employment during the year, and the relative number of earners during the year with qualifying earnings.

A new series of releases by the Census Bureau <sup>1</sup> indicates that gross additions to the labor force averaged 3 million per month in the first half of 1949 and that the monthly average of gross separations was 2.3 million. Because of the tendency of seasonal and temporary workers to move into and out of the labor force several times during the year, an estimate of the number of additional workers during the year based on the sum of monthly accessions to the labor force would exaggerate the number of persons making such shifts. There is little doubt, however, that a sizable group is involved. The month with the highest level of employment in 1948, for example, was July, when 59 million persons were working for pay or profit, whereas it has been estimated that approximately 72 million persons had earnings during that

<sup>1</sup> Bureau of the Census, *Gross Changes in the Labor Force* (Current Population Reports, Labor Force, Series P-59).

year—22 percent more than in the survey week in July and 26 percent more than in the survey week in April 1948.

In a current-risk program limited to specified industries, the spread between covered employment at any one time and covered employment during the year is of course much greater, because to the movement into and out of the labor force must be added the shifts between covered and noncovered employment. In 1948, for example, employment covered under old-age and survivors insurance was 40 percent higher for the year as a whole than for an average month in that year.

The second consideration concerns the number of earners during the year who can meet the minimum earnings requirement for insured status.

Data on the distribution of earners by amount of earnings are not available for recent years, but what evidence there is suggests that in a program with broad coverage and a low earnings requirement, several million more persons than the number of earners shown in table 1 would acquire insured status in the course of a year. Of the civilian population of 145 million in April 1948, probably at least 61-63 million should be classified as insured earners for such a program, rather than 59 million, raising the percent of the population so classified from 41 to 43 or 44 percent. This adjustment would not necessarily



**Table 4.—Percent of civilian population aged 14 years and over in labor force,<sup>1</sup> by age, sex, and marital status of women, April 1948**

Sex, marital status of women, and number of children under age 18	Age					
	Total	14-17	18-24	25-44	45-64	65 and over
Total.....	56	26	61	63	61	26
Male.....	82	35	79	95	93	44
Female.....	31	17	46	34	20	9
Single.....	51	17	71	80	62	23
Married, husband present.....	22	17	25	25	19	6
No children under 18.....	28					
1 or more children under 18.....	17					
Other marital status.....	39	22	56	67	49	8
No children under 18.....	35					
1 or more children under 18.....	56					

<sup>1</sup> The number of persons in the labor force is larger than the number of persons classified as "earners" in the other tables in this series because the labor force includes unpaid family workers, who numbered 1,661,000 in April 1948.

Source: Bureau of the Census, *Current Population Reports: Population Characteristics* (Series P-20, Nos. 22, 23) and *Labor Force* (Series P-50, No. 11; Series P-57, No. 70); and unpublished data.

change the population ratio of 85 percent referred to earlier as the probable coverage of a social insurance current-risk program taking in all earners and their primary dependents. Those who move into and out of the labor force during the course of the year are ordinarily the primary dependents of other earners. Of the 5.8 million nonmembers of the labor force in both December 1947 and December 1948 who worked for pay or profit at some time during the year, for example, 1.2 million were children under 18 years of age and 2.7 million were women engaged in keeping house, most of whom may well have been wives of earners.<sup>2</sup> Half the gross additions to and separations from the labor force in the period February-June 1949 were women engaged in keeping house when not in the labor force; of the gross additions about one-third were persons aged 14 to 19 years. The probable understatement of the number of earners resulting from the exclusion of most seasonal and occasional workers is thus compensated to some extent by a probable overstatement of the number of primary dependents.<sup>3</sup> The 85-percent ratio of

earners plus primary dependents is accordingly a more reliable guide to the coverage of a social insurance system taking in all earners and their primary dependents than the 41-percent ratio for earners or the 44-percent ratio for their primary dependents, taken separately.

### Primary Dependents in the Population

The foregoing considerations would indicate that some of the 64 million primary dependents of earners in the population in April 1948, as shown in table 1, should be classified as earners if employment during the year were taken into account. On the other hand, the 64 million figure does not include certain relatives who were supported in whole or part by earners and who would be eligible for benefits under another definition of dependent. Disabled children 18 years of age or over, disabled husbands, and nonworking parents supported by their children because they cannot qualify for age or disability benefits for one reason or another are eligible for dependents' benefits in some foreign social insurance systems, and are proposed for inclusion as beneficiaries under pending health

bility requirements that permitted workers to qualify on the basis of earnings during the past several years—as is the case in some health insurance proposals—additional persons would have insured status. These two groups could account for a million or more of the 22 million persons classified as "others" in table 1.

insurance bills. These three classes of dependents in 1948 may have numbered 5 million or more persons, all of whom are classified in table 1 as "other persons."

The number of primary dependents, although it is limited to wives and to children under age 18, does not include all persons in these two classes. Three out of 4 wives in April 1948 were dependent on earner husbands, but 20 percent were earners themselves and 6 percent were nonearners married to retired or disabled men. The proportion of children under age 18 dependent on earner parents—86 percent—was higher than that for dependent wives; 4 percent were earners and 10 percent were neither earners nor living with an earner parent (table 5).

Not all earners had primary dependents. Twenty-nine million earners in April 1948, or half the total, had no primary dependents. A little more than 1 in 5 earners had one primary dependent; 1 in 8 had two, and 1 in 6 had three or more primary dependents. Because of this uneven distribution, more than half the primary dependents in the country were attached to earners with three or more such dependents (table 2).

The typical dependent of an earner with one primary dependent was a wife. Wives exceeded children as primary dependents among one-dependent earners almost 5 to 1. There were somewhat more children than wives, however, among earners with two primary dependents. Among earners

**Table 5.—Number and percentage distribution of wives and children under 18 in the civilian population, by status as earner, primary dependent, or other person, April 1948**

[Numbers in thousands]

Classification of wives and of children under age 18	Wives <sup>1</sup>		Children under 18	
	Number	Percent	Number	Percent
Total in population.....	34,280	100	44,974	100
Earners <sup>2</sup> .....	6,965	20	1,775	4
Primary dependents <sup>3</sup> .....	25,136	73	38,896	86
Other persons.....	2,188	6	4,303	10

<sup>1</sup> Married, husband present; 133,000 dependent wives under age 18 are included in both columns.

<sup>2</sup> See footnotes, table 1.

Source: See table 1.



with three or more primary dependents, children outnumbered wives almost 3 to 1 (table 3).

Primary dependents, in the aggregate, exceeded the number of earners by approximately 9 percent (table 3). The greater number of primary dependents reflects the influence of the rural family. Data on which to base estimates of urban-rural differences are not available for 1948, but 1940 census materials suggest that in cities and towns there are somewhat fewer primary dependents than earners, whereas primary dependents are half again as numerous as earners in the rural population.

### "Other" Persons in the Population

The 22 million individuals in April 1948 counted neither as earners nor as the primary dependents of earners are, with the exception of recently retired workers and their dependents as well as the survivors of recently deceased workers, persons who would fall outside the protection of a current-risk program in which eligibility for benefit is based on current or recent earnings or on dependency on earners as wife or child.

Four major groups may be distinguished within this segment of the population: children under age 18; persons 18 years and over attending school; men out of the labor force because of age or disability; and women who have never been in the labor force or who have left it because of disability or other reasons and who are not married to men in the labor force (table 6).

Of the 4.3 million children under 18 years of age in this classification, 1.4 million were living with the mother in a family setting characterized by the death or absence of the father. Although they were more numerous than in 1940, only about half the widowed or divorced mothers with children under 18 years were in the labor force in April 1948. The remaining 2.9 million children consisted of 1.1 million living with a father not in the labor force because of age or disability, 1 million living with relatives, and a little more than 800,000 living with nonrelatives or in a nonfamily setting.

Persons aged 18 years and over at-

Table 6.—Number of persons in the civilian population neither earners nor primary dependents,<sup>1</sup> by age, sex, and marital status of women, April 1948

(In thousands)

Persons neither earners nor primary dependents, by age, sex, and marital status of women	Total	Under 18 years	18-64 years	65 years and over
Total.....	22,325	4,303	10,764	7,258
Under 18 years.....	4,303	4,303		
In families, neither parent an earner.....	2,525	2,525		
Others.....	1,778	1,778		
18 years and over.....	18,022		10,764	7,258
In school.....	2,260		2,260	
Others.....	15,762		8,504	7,258
Male.....	5,801		2,912	2,889
Female.....	9,961		5,592	4,369
Married, husband present.....	2,188		1,274	914
Single.....	1,879		1,473	406
Widowed.....	4,732		1,797	2,935
Divorced, or married, husband absent.....	1,162		1,048	114

<sup>1</sup> See footnotes, table 1.

Source: See table 1.

tending school in April 1948 and not in the labor force numbered 2.3 million. (Another half million or so in school but working 15 hours or more a week are classified by the Bureau of the Census as in the labor force and are included in table 1 as earners rather than as "other" persons.) Data for 1947 suggest that school attendance was slightly more frequent in urban than in rural areas and among men than among women; the school attended was at the college or professional level in 2 out of 3 cases.

Most of the 6 million men not in the labor force for reasons other than school attendance were handicapped in earning a living by age or physical or mental impairments; half of them were under age 65. In 1940 the proportion of the male population living in an institution or unable to work because of disability was 2 percent at ages 18 and 19, rising progressively thereafter to 14 percent at ages 60 to 64. After age 65 it becomes increasingly difficult to distinguish between nonmembership in the labor force by reason of disability and nonmembership by reason of age. The eligibility age for retirement benefit in old-age and survivors insurance is set by statute at 65 years, but some earners reach a terminal point in their working life at an earlier age and many reach that point several years later. Whether the transition from one status to another is due to age or to disability is often a wholly subjective judgment or is determined arbitrarily by the eligibility requirements of the retirement system.

Women who were neither earners nor married to earners comprised the largest of the four groups of "other" persons. They numbered 10 million in April 1948, almost half the total. One-fifth of the women were single, and three-fifths were widowed, separated, or divorced. The remaining fifth, a little more than 2 million, were married to men not in the labor force. Well over half the husbands in these couples were 65 years of age and over.

Whether single, married, widowed, or divorced, the 10 million women classified as "others" were engaged for the most part in keeping house for themselves or for husband, father, children, or other relatives. About 3 out of 4 were past age 50; 44 percent were 65 years of age or over. Some had worked at an earlier age, but perhaps half or more had never been in the labor force.

Age, disability, and death of the family earner are the barriers which would keep several million persons outside the protection of a current-risk social security system, such as health insurance, covering earners and their primary dependents, while for other millions the barriers would be household responsibilities or school attendance. The first group in April 1948 numbered 17 million; the second, about 5 million.

It is sometimes suggested that health insurance benefits should be made available to persons receiving old-age, survivors, and extended disability benefits, and to their dependents. In April 1948, beneficiaries of the old-age and survivors insurance,

**Table 7.—Earners, primary dependents, and others in the population, April 1940 and April 1948**

[Numbers in thousands]

Population groups, by age, sex, and marital status of women	April 1940		April 1948		Percentage change
	Number	Percent	Number	Percent	
Total population <sup>1</sup> .....	131,069	100	145,087	100	+10.2
Earners <sup>1,2</sup> .....	51,323	39	58,803	41	+14.7
Male.....	38,906	30	42,642	29	+9.6
Female.....	12,417	9	16,221	11	+30.6
Married, husband present.....	3,537	3	6,925	5	+95.9
Other.....	8,880	7	9,286	6	+4.2
14-17.....	985	1	1,778	1	+80.8
18-64.....	48,306	37	54,318	37	+12.4
65 and over.....	2,083	2	2,770	2	+33.0
Primary dependents <sup>1</sup> .....	57,304	44	63,899	44	+11.5
Wives.....	22,899	17	25,136	17	+9.8
Children.....	34,405	26	38,763	27	+12.7
Others.....	23,042	17	22,325	15	-3.1
Primary dependents per earner.....	1.12		1.09		

<sup>1</sup> Data for 1940 include the 267,000 members of the armed forces stationed in the United States; for 1948 the data include 474,000 members of the armed forces living off post or with families on post. Family-composition data limited to the civilian population are not available for either 1940 or 1948.

<sup>2</sup> See footnotes, table 1.

Source: April 1940 data estimated from labor-force and family-composition volumes in *Sixteenth Census of the U. S.: 1940*. April 1948 data from sources cited in table 1.

railroad retirement, and government retirement programs and their dependents numbered perhaps 2.5-3.0 million. In time, and particularly if the coverage of old-age and survivors insurance were broadened and disability protection added, a substantial proportion of the "other" group might qualify for health insurance benefits on this basis.

### 1940-48 Changes

The data discussed thus far reflect the situation at one point in time—April 1948. How stable are the relationships they disclose? What may be the influence of population changes and shifts in economic conditions on the relative number of persons who are earners or the dependents of earners, on the dependent-earner ratio, and on other measures of population composition significant for social insurance analytical purposes?

Between April 1940 and April 1948 the number of persons in the labor force, excluding unpaid family workers, increased 15 percent, and the number of wives and children under age 18 dependent on such workers, 12 percent. The number of persons neither earners nor the primary dependents of earners, as defined, declined 3 percent. Since the total population gain over these 8 years was 10 percent, or less than the rate of growth in the

labor force, the proportion of earners in the population went up from 39 percent in 1940 to 41 percent in 1948. The ratio of primary dependents was the same in both years—44 percent—but the ratio of "other" persons dropped from 17 to 15 percent. Earners and primary dependents as a percent of total population rose from 83 to 85 percent. Because the number of earners increased somewhat more rapidly than the number of primary dependents, the number of primary dependents per earner fell from 1.12 to 1.09 (table 7).

The growth in the proportion of earners in the population reflected in part a higher median age in 1948 and, what is more significant, the shift from large-scale unemployment in 1940 to full employment in 1948, as well as the more frequent presence in the labor force in 1948 of persons not ordinarily seeking employment. The number of male earners aged 18 to 64 rose 8 percent, only a little more than the rate of growth in the total number of men in this age group. On the other hand, the number of children 14 to 17 years who were earners increased 90 percent, the number of earners aged 65 years and over rose 33 percent, while married women earners almost doubled in number.

The lack of change in the ratio of primary dependents in the population

was the result of several influences. The war and postwar boom in marriages raised the number of married women 20 percent—or about twice the relative increase in total population. No increase took place, however, in the number of dependent wives relative to the total population, since the more rapid growth in the number of working wives restricted the percentage gain in dependent wives to the 10-percent increase experienced by the total population.

Similar offsetting factors operated to reduce the increase in the relative number of dependent children. The total number of children under age 18 went up 10 percent, or at the same rate as the total population. With relatively more widowed and divorced mothers at work in 1948 and more partially handicapped fathers in the labor force, one would have expected a substantial rise in the relative number of dependent children. A greater-than-average increase did occur, but the very large gain in the number of earners aged 14-17 kept it from going higher than 13 percent.

The decline in the number of "other" persons, absolute as well as relative, resulted from shifts into the earner and primary dependent groups. Expanded employment opportunities reduced by one-fifth the number of men aged 18 to 64 years who were neither earners nor students. The high marriage rate in the 1940's and the increased participation by women in the labor force resulted in a decrease of 26 percent in the number of single women 18 years and older who were neither earners nor students. A decline of 11 percent took place in the number of nonworking widowed and divorced women with children under 18. The more frequent labor-force membership of partially handicapped fathers and of widowed mothers meant that 20 percent fewer children under 18 were living in families with neither parent an earner.

The rise from 83 to 85 percent in the proportion of earners and primary dependents in the population understates the true magnitude of the change in this ratio between 1940 and 1948, since it does not take into ac-

(Continued on page 18)



# Prepaid Medical Care at Trinity Hospital, Little Rock, Arkansas, 1941 and 1942

by MARGARET C. KLEM\*

An earlier Bulletin article outlined the various medical services provided in 1941 under one of the older voluntary prepayment medical care plans in this country. The present article, which continues the analysis by comparing the plan's experience during 2 successive years, indicates the extent to which persons receiving physicians' and hospital services under the plan in 1941 also received those services during 1942. As in all Bulletin articles, the opinions expressed are those of the author and do not necessarily reflect official views of the Social Security Administration.

IMPROVING the Nation's health means not only solving such recognized basic problems as expansion and adequate distribution of medical facilities and personnel resources but developing improved methods of paying for services. Almost all proposals for better medical care now rely to some extent on the principle of prepayment, and health insurance is now a subject of Nation-wide discussion.

There is a fundamental question whether voluntary or compulsory prepayment would involve a relatively large amount of service if unrestricted physicians' services in office, home, and hospital were provided. For this reason, the experience of prepayment plans in providing relatively complete medical service has assumed particular importance at this time.

Over a period of years the Division of Research and Statistics of the Office of the Commissioner has been making an intensive study of the comprehensive medical care provided on a prepayment basis by Trinity Hospital, in Little Rock, Arkansas, one of the older voluntary prepayment medical care plans in the United States. Several publications relating to this study have already been released.<sup>1</sup>

\*Division of Research and Statistics, Office of Commissioner, Social Security Administration. This paper is based on one presented by Miss Klem before the Subcommittee on Medical Care, American Public Health Association, at Boston, November 9, 1948.

<sup>1</sup>Barkev S. Sanders and Margaret C. Klem, "Services and Costs in a Prepay-

The present article continues the analysis by comparing the hospital's experience during 2 successive years. In the first year, office visits were provided without charge; in the second year a 50-cent charge was made for each office visit in addition to the regular contract fee. This regulation was adopted during the early part of World War II, when lack of personnel made it necessary to discourage requests for office visits.

## Trinity Hospital Plan

Trinity Hospital, which is a combined group-practice clinic and hospital, was established in 1920 and has provided services for both fee-for-service and contract patients since 1931. Before the war the hospital staff numbered 75 persons, including 10 physicians, a hospital superintendent, 27 graduate nurses, and two laboratory and two X-ray technicians. All patients have free choice among the staff physicians and may consult staff specialists at any time without referral by one of the general practitioners.

Several different types of prepayment contracts are offered by Trinity

ment Medical Care Plan," *Medical Care*, July 1942; Margaret C. Klem, "Medical Services Provided Under Prepayment Arrangements at Trinity Hospital, Little Rock, Arkansas, 1941," *Social Security Bulletin*, May 1947; and Margaret C. Klem, Helen Hollingsworth, and Zelma A. Miser, *Medical and Hospital Services Provided Under Prepayment Arrangements, Trinity Hospital, Little Rock, Arkansas, 1941-42* (Bureau of Research and Statistics Memorandum No. 69), June 1948.

Hospital; this report, however, deals only with services provided to persons who were eligible on a prepayment basis for hospital care and for physicians' care in the home, office, and hospital in each of the two study years, 1941 and 1942. The first study year covers March 1941 through February 1942; the second, March 1942 through February 1943. The dividing point between the two study years is March 1, 1942, when the organization began making a charge of 50 cents per clinic visit.

Group, individual, or family enrollment is possible. Dependents covered under the family contracts must be totally dependent on the subscriber for support, related to him, and residing with him. On attaining age 21, children must purchase separate contracts if they wish to continue their membership. Unlike most other prepayment organizations, however, Trinity Hospital does not require a physical examination, or enrollment of a specified percentage of a group. There are no income restrictions and no age restrictions. Over half the membership had been enrolled for 5 years or more at the time the study was started.

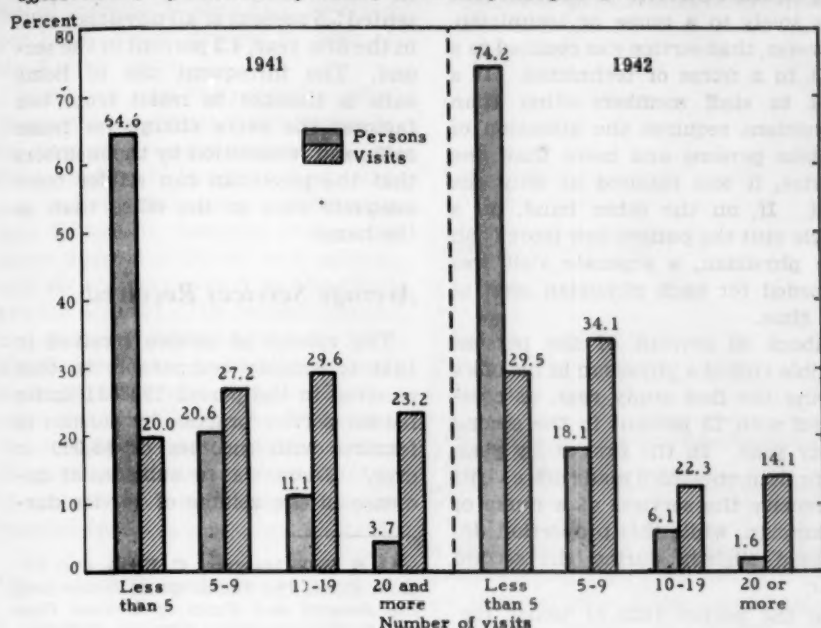
According to the late medical director, Dr. M. D. Ogden, persons eligible for care under prepayment contracts represented a true cross section of the population of Little Rock. The age distribution of the membership was, in general, similar to that of the white population of the city.

The services provided under the prepayment contracts at Trinity Hospital are more inclusive than under most prepayment contracts.<sup>2</sup> Physicians' care in the office, home, and hospital is unlimited, but the patients pay an additional charge for home visits—\$2 for a day call and \$4 for a night call. Hospitalization is

<sup>2</sup>Margaret C. Klem, *Prepayment Medical Care Organizations*. (Bureau of Research and Statistics Memorandum No. 55, 3d. ed.), June 1945.



Chart 1.—Percentage distribution of persons eligible for care and of physicians' office visits, by number of visits, at Trinity Hospital, 1941 and 1942



provided in a semiprivate room and is limited to 42 days in any 1 year for each person. All surgical procedures except brain surgery are included, as well as laboratory tests, X-ray examinations, and X-ray treatments. As is customary in medical prepayment plans, patients are ineligible for care after diagnosis of mental or nervous disorders, pulmonary tuberculosis, or drug addiction. Eligibility for maternity care requires 10 months' membership of husband and wife. Benefits do not include drugs and medicines or orthopedic appliances. Refractions and glasses are furnished at reduced fees.

Families who enrolled under inclusive contracts before 1939 continue to pay \$5 a month, regardless of the size of the family. Families enrolling for this type of service during and after 1939 pay the following rates: two persons, \$5 a month; three-person families, \$7 a month; and families of four or more, \$8.50 a month. Individual contracts, regardless of the date of initial enrollment, cost \$2.50 a month. Group enrollment for either individual or family membership reduces these rates by 50 cents a month. To be eligible for the reduction in dues allowed because of group collection, a group must have at least five members.

Dues are increased by 50 percent at age 60 for nongroup subscribers who enrolled at age 57 or over.

Data in this paper exclude persons eligible during only part of either study year and persons eligible only for restricted physicians' services, but the experience of dependents eligible for hospital service only (in families in which the subscriber is eligible for physicians' service and hospitalization) is included in the tables on hospital care. For each study year, infants born into families eligible for care during the entire study year and

persons who died during the year have been included as full-time members. To facilitate comparisons with other population groups, data for subscribers and dependents have been combined.<sup>1</sup>

### Number of Persons Receiving Service

Most of the people who were eligible for service on a prepayment basis took advantage of their membership privileges and received some type of medical care during each study year (table 1). However, fewer people received each type of service during the second year even though the extra 50-cent charge that had been imposed applied only to calls at the clinic. Several other factors influenced the reduction. The second study year was the first year of the war, and many housewives and persons who had previously considered themselves partially or wholly disabled took jobs and were less free to visit a physician. Because of the reduced staff at Trinity Hospital, appointments were made further in advance, tending to discourage patients from returning as frequently as before. There was a desire on the part of the membership to conserve the time of the physicians and other staff members. With a reduction in physician visits and in diagnostic X-ray and laboratory tests, fewer conditions needing additional care were discovered and treated.

<sup>1</sup> Separate data for subscribers and dependents appear in Bureau Memorandum No. 69, op. cit.

Table 1.—Percent of eligible persons receiving specified services and number of services received per 1,000 persons eligible for care at Trinity Hospital, during each entire study year, 1941 and 1942

Type of service	Percent of eligible persons receiving specified service		Number of services received per 1,000 persons eligible for care	
	1941	1942	1941	1942
Physicians' visits:				
Office	79.6	72.8	4,982	3,423
Home, day	11.4	9.7	174	147
Home, night	.9	.3	10	3
Office visits <sup>1</sup> to nurse or technician	34.4	28.9	1,544	1,117
Other services at office and hospital:				
Diagnostic X-ray	19.3	12.8	298	170
Laboratory	47.1	40.5	1,789	1,400
Hospitalization:				
Cases <sup>1</sup>	12.9	9.8	154	117
Days of care			862	641

<sup>1</sup> Visits at which only a nurse or technician gave service.

<sup>2</sup> Number of hospital admissions; a person hospitalized 2 or more times during the year was counted as 2 or more cases.

A thorough analysis of the decline in volume of service received requires study of data for each age and sex group on the types of illness receiving care in each year; the amount of service provided for each type of illness; the reduction, if any, in the amount of preventive service provided; and the effect of services received in previous years of membership. So far, this has not been possible.

Most studies of the services provided by physicians in individual private practice count a visit to the physician's office as a physician visit whether the physician himself, a nurse, or a technician gives the service. Since visits to physicians frequently result in orders for care to be given at a return visit by some other member of the staff—a nurse or technician—and because Trinity Hospital had many such return visits, it seemed wise in this study to distinguish between visits to a physician and visits to a nurse or technician. If supplementary service was given by a nurse or technician during a visit in a clinic

physician's office, it was not counted as a separate service. If a return visit was solely to a nurse or technician, however, that service was counted as a visit to a nurse or technician. If a visit to staff members other than physicians required the attention of various persons and more than one service, it was counted as only one visit. If, on the other hand, on a single visit the patient saw more than one physician, a separate visit was recorded for each physician seen at the time.

About 80 percent of the persons eligible visited a physician in his office during the first study year, as compared with 73 percent in the second study year. In the first study year, more than one-third made office visits to receive the services of a nurse or technician, while this proportion decreased slightly during the second year.

In the period 1928-31 under fee-for-service practice, home calls represented from 36 to 54 percent of physician home and office calls; the ratio

varied according to family income.<sup>4</sup> At Trinity Hospital, home calls represented 3.5 percent of all physician calls in the first year, 4.2 percent in the second. The infrequent use of home calls is thought to result from two factors: the extra charge for home calls, and recognition by the members that the physician can render more adequate care in the office than in the home.

### Average Services Received

The volume of service received in 1941 is roughly comparable to that received in the period 1928-31 under fee-for-service practice by persons in families with incomes of \$5,000 or over.<sup>5</sup> There was a substantial decrease in the volume of service dur-

<sup>4</sup> I. S. Falk, Margaret C. Klem, and Nathan Sinal, *The Incidence of Illness and the Receipt and Costs of Medical Care Among Representative Families* (Committee on the Costs of Medical Care, Publication No. 26), 1933.

<sup>5</sup> *Ibid.*

Table 2.—Number of eligible persons, percent receiving physicians' visits and nurse or technician visits, and number of visits per 1,000 persons eligible for care, by age group, at Trinity Hospital, during each entire study year, 1941 and 1942

Age group <sup>1</sup>	Number of persons eligible for care	Percent of eligible persons receiving—			Number of specified services per 1,000 persons			
		Physicians' visits		Office visits to nurse or technician <sup>2</sup>	Total	Physicians' visits		Office visits to nurse or technician <sup>3</sup>
		Office	Home			Office	Home	
1941								
All ages <sup>4</sup>	4,517	79.6	11.8	34.4	6,709	4,982	183	1,544
Infants born during year	54	79.6	13.0	3.7	3,426	3,250	130	37
Under 5 <sup>4</sup>	326	84.4	30.4	32.8	4,999	3,794	457	748
5-9	290	84.1	26.2	43.4	6,500	4,524	410	1,566
10-14	338	77.5	14.2	36.4	5,637	3,740	228	1,669
15-19	362	75.4	5.8	28.7	5,141	3,920	94	1,127
20-24	215	81.4	8.8	38.6	6,707	5,451	112	1,144
25-34	898	78.6	8.2	32.2	6,464	5,149	107	1,208
35-44	986	79.5	7.6	35.1	7,442	5,189	107	2,146
45-64	954	80.1	10.2	36.6	7,879	5,909	171	1,799
65 and over	94	74.5	20.2	27.7	7,841	5,808	575	1,458
1942								
All ages <sup>5</sup>	4,131	72.8	9.9	28.9	4,690	3,423	150	1,117
Infants born during second year	54	85.2	18.5	1.9	3,908	3,611	278	19
Infants born during first year	40	95.0	17.5	32.5	6,600	5,850	200	550
Under 5 <sup>5</sup>	289	79.6	22.8	33.6	4,124	3,055	339	730
5-9	267	72.3	21.0	35.2	4,165	2,573	360	1,232
10-14	319	71.8	8.8	28.5	3,818	2,514	97	1,207
15-19	292	69.2	5.1	29.5	3,531	2,507	72	952
20-24	160	78.1	5.0	32.5	5,536	4,074	56	1,406
25-34	767	72.2	7.2	30.4	5,160	3,842	92	1,226
35-44	930	70.5	6.7	27.0	4,592	3,277	99	1,216
45-64	922	72.8	9.2	27.4	5,099	3,843	151	1,105
65 and over	91	70.3	18.7	24.2	5,836	4,605	440	791

<sup>1</sup> Except for infants, represents age at the beginning of the first study year.

<sup>2</sup> Visits at which only a nurse or technician gave service.

<sup>3</sup> Includes infants born during the first study year.

<sup>4</sup> Excludes infants born during the first study year.

<sup>5</sup> Includes infants born during the first and second study years.

<sup>6</sup> Excludes infants born during the first and second study years.

ing the second study year, as shown in table 1, which compares the number of services of each type received per 1,000 eligible persons in each of the 2 study years.

Visits to the physician's office dropped from almost 5 per person in the first year to approximately 3.5 in the second year. Home day and night calls and visits to a nurse or technician also decreased. Likewise there were fewer diagnostic X-ray and laboratory services per person at the clinic and the hospital. The decline in number of cases hospitalized per 1,000 eligible amounted to 24 percent and, in the average number of days of hospital care, to 26 percent. The extra charge made for home calls remained the same in the two periods, and no change occurred in the provisions for hospital care.

### Service in Relation to Age

Age is an important factor influencing the amount of medical service requested. In this study, age refers to that at the beginning of the first study year; therefore, in the second year the age groups represent persons 1 year older than indicated. While a large proportion in each age group visited

Table 3.—Number of persons eligible for hospital care, and number of hospital cases and days of care received per 1,000 persons eligible for hospital care, by age group, at Trinity Hospital, during each entire study year, 1941 and 1942

Age group <sup>1</sup>	Number of persons eligible for hospital care		Hospital care per 1,000 persons			
			Cases <sup>2</sup>		Days of care	
	1941	1942	1941	1942	1941	1942
All ages.....	4,614	4,294	154	117	562	641
Infants born during second year.....		63		32		270
Infants born during first year.....	62	48	81	62	1,774	229
Under 5 <sup>3</sup> .....	337	310	160	152	400	290
5-9.....	298	289	154	93	359	190
10-14.....	352	335	99	72	344	221
15-19.....	373	307	97	82	386	369
20-24.....	219	169	233	202	1,446	2,015
25-34.....	916	791	204	170	1,329	1,109
35-44.....	994	950	136	94	641	542
45-64.....	960	930	145	99	945	548
65 and over.....	103	102	223	167	2,718	1,490

<sup>1</sup> Except for infants, represents age at the beginning of the first study year.

<sup>2</sup> Number of hospital admissions; a person hospitalized 2 or more times during the year was counted as 2 or more cases.

<sup>3</sup> For 1941, excludes infants born during first study year; for 1942, excludes infants born during the first and second study years.

a physician's office during each study year, relatively few persons—with the exception of those in the youngest and oldest age groups—had home calls. About one-third made office visits during which only a nurse or technician provided the service. In the middle age groups the relative infrequency of physician home calls as compared with physician office visits is striking. The variation in the percentage of

persons receiving office and home care and in the number of visits per 1,000 eligible persons among the different age groups in each study year is shown in table 2.

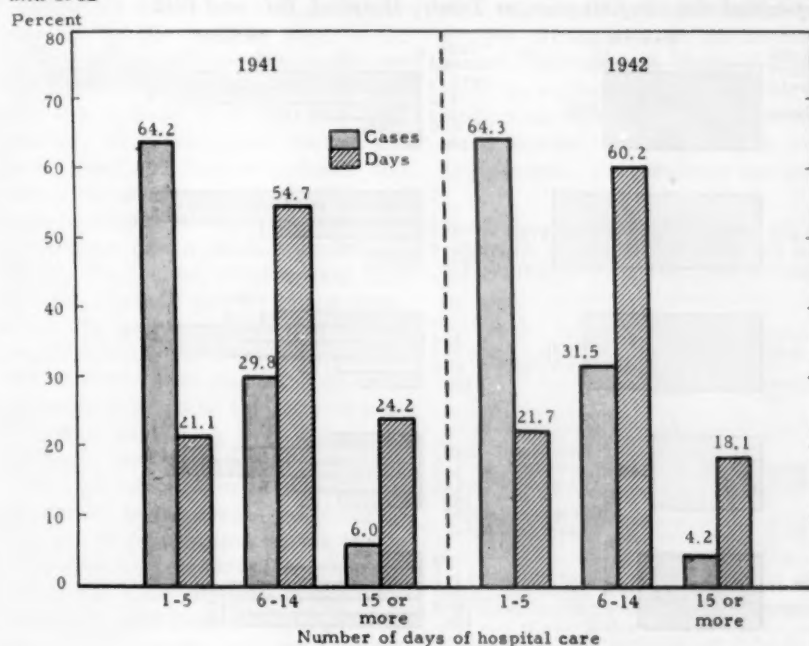
**Physicians' office visits.**—During the first year, office visits to physicians ranged from 3.7 per person in the group aged 10-14 to nearly 6 for those aged 45 and over.<sup>4</sup> In the second year the range was from 2.5 visits for those aged 10-14 and 15-19 to 5.8 visits for infants born during the first study year. The older age groups continued to have a large number of calls.

**Home calls.**—Home calls in both study years were received principally by children under 10 years and persons aged 65 and over.

**Office visits to nurses or technicians.**—The extra charge of 50 cents per clinic visit in the second study year was also applicable to visits at which only a nurse or technician gave care. These visits were reduced by more than 48 percent during the second study year. In both years, children under 5 years of age made the least use of this service.

**Hospital care.**—The prepayment contracts at Trinity Hospital provide for a maximum of 42 days of hospital care per person per year; patients pay at the regular per diem rates for additional days of care. The data in this

Chart 2.—Percentage distribution of hospital cases and of days of hospital care received, by number of days of hospital care, at Trinity Hospital, 1941 and 1942





paper include all days of care—those provided under the contract and extra days.<sup>7</sup> Although there were no changes in the conditions under which hospital care was provided or in the number of days of care to which patients were entitled, the volume of this service, as well as of all others, declined in the second study year.

The rate of hospitalization in 1941 was 154 cases per 1,000 persons of all ages eligible for care (table 3).<sup>8</sup> In 1942 the rate of hospitalization declined by 24 percent.

During both study years, wide differences occurred also in the number of days of hospital care received by different age groups. During the first year, persons aged 65 and over had more than three times as many days of hospital care as the average for the total group of eligible persons, whereas persons under age 20 (excluding infants)<sup>9</sup> had less than half the average of the total group. Only the age group 20-24 had more days of care in the second year than in the first—an increase from 1,446 to 2,015 days per 1,000 eligible persons, or 39 percent. In the group aged 5-9 and that aged 65 and over, the number of days of hospital care received in the second year declined about 50 percent.

<sup>7</sup> Hospitalization incidental to delivery is not counted in recording cases and days of care for infants born during the year. Care provided for the infant after the mother left the hospital is counted, and so is hospitalization of infants readmitted later in the year.

<sup>8</sup> Blue Cross reports are comparable for cases admitted but not for days of care because they exclude a count of those days not covered by the plan for which the patients pay the cost. For 1941 they reported 0.107 admissions and 0.81 days of care per participant; for 1942 they reported 0.108 admissions and 0.83 days of care. (Louis S. Reed, *Blue Cross and Medical Service Plans*, U. S. Public Health Service, Oct. 1947, p. 113.)

<sup>9</sup> Five of the 62 infants born during the first year were hospitalized. They received more than twice the average number of days of care, mainly because of two cases of long duration. The rate would have been 400 days per 1,000 if those two cases had not been included. The largest relative decrease in number of days was among infants born in the second year as contrasted with those born in the first study year, but again this difference reflects the effect of the two unusually long cases.

## Distribution of Office Visits to Physicians

Several earlier studies have indicated that most of the persons receiving care under fee-for-service payments visit the physician only a few times during the year and that the service they receive represents only a small part of the total service rendered by the physicians. The experience of persons eligible for service under prepayment arrangements at Trinity Hospital was similar.

About 65 percent of the people eligible for service during the first study year made no visits or fewer than five visits to a physician, whereas about 4 percent visited a physician's office 20 times or more during the period (chart 1). Persons who visited the physician's office less than five times accounted for only 20 percent of the total office visits, whereas 23 percent of all the physician office visits were made by the 4 percent of the people who had 20 or more calls. As would be expected, there was a change in this relationship during the second study year. The proportion of persons making no visits or fewer than five visits increased, and the proportion in each of the groups having five or more visits decreased. The physician's time

at the office also was redistributed. More of his time was given to patients who made few calls and less to those making 10 or more calls.

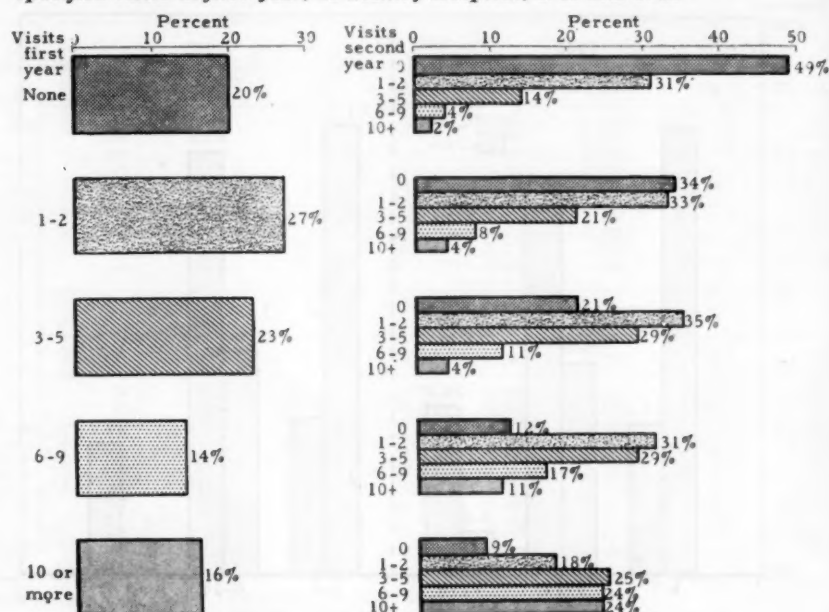
## Distribution of Hospital Cases and Days

In about two-thirds of the cases hospitalized in 1941, the patient stayed less than 6 days. These cases, though relatively numerous, accounted for only about one-fifth of all days of hospital care furnished to persons eligible for care under prepayment contracts (chart 2). Extended hospital stays, those of 15 days or more, though relatively few in number (6 percent of all cases) accounted for nearly one-fourth of all days of hospital care provided under the prepayment contracts. In 1942 there was practically no change in the proportion of cases hospitalized for less than 6 days. Fewer cases were hospitalized for 15 days or more, however, and there was a corresponding increase in the number of cases and days for the 6-14 day stays.

## Receipt of Service During Both Study Years

Since the publication of earlier Trinity Hospital reports, the data

Chart 3.—Distribution of persons eligible for physicians' care during 24-month period by number of physician office visits in second year for groups receiving specified visits in first year, at Trinity Hospital, 1941 and 1942



**Table 4.—Number of persons eligible for physicians' care and percentage distribution of persons eligible by number of office visits to a physician, at Trinity Hospital, during specified periods of the study years, 1941 and 1942**

Period of eligibility	Number eligible for physicians' care	Percentage distribution of persons by number of office visits to a physician								
		Total	None	1-2	3-5	6-9	10-14	15-19	20-29	30 or more
Entire 24 months <sup>1</sup>	2,959	100.0	9.8	18.4	21.9	20.8	12.0	7.2	5.7	4.2
First 12 months	2,959	100.0	20.1	26.9	23.2	14.1	8.1	3.5	2.2	1.9
Second 12 months	2,959	100.0	27.0	30.3	23.2	11.8	4.7	1.4	1.0	0.6
First study year <sup>2</sup>	4,517	100.0	20.4	26.4	23.7	14.7	7.8	3.3	2.2	1.5
Second study year <sup>3</sup>	4,131	100.0	27.2	29.8	23.0	12.3	4.7	1.3	1.1	0.6

<sup>1</sup> Persons in families with no change in family composition during 24-month period.

<sup>2</sup> Persons eligible for care during entire first study year and eligible during all or part of the second study year, without regard to change in family composition.

<sup>3</sup> Persons eligible for care during entire second study year and eligible during all or part of the first study year, without regard to change in family composition.

have been analyzed to determine the services provided during the 2 study years to those persons who were continuously eligible for prepaid care during the 24-month period. There were about 4,500 persons eligible for medical care and about 4,600 persons eligible for hospital care throughout the first study year; and about 4,100 and 4,300 in the second year. But only 2,959 persons were continuously covered for both medical and hospital care throughout the 24-month study period. This smaller group offers an opportunity to measure, for an identical group of people, the amount of care received 1 year with that received the preceding or following year.

Although the differences in service received in the 2 study years must be interpreted in the light of the extra 50-cent clinic charge in the second study year and the apparent decrease in illness rates during the war years, the figures indicate the extent to which people who received a large volume of service in the first study year had a similar experience during the second. These data give at least a partial answer to the questions: To what extent is the time of the physician and hospital given to new patients each year, and to what extent is it given to the care of persons who received a large volume of service in successive years?

Persons in families with births or deaths or other events resulting in changes in composition during the 2-year period were excluded from the group of 2,959 persons eligible for service in both years. Some question may therefore arise as to whether the

group was fully representative of the entire membership. However, there was a striking similarity in the amounts of physician, nurse, and hospital service received in each study year by the total membership eligible for care in each such year, and by that part of each group eligible throughout the entire 24 months.

In each study year the proportions of persons (whether eligible in the single study years or for the entire 24 months) making each specified number of visits to the physician's office are similar. For example, 14.7 percent of the 4,517 persons eligible for care during the entire first study year made 6-9 office visits to a physician, while among the group of 2,959 eligible during the entire 24-month period, 14.1 percent made 6-9 office visits to a physician during the first study year (table 4). The differences were smaller in each of the other age groups. The findings are much

the same for the second study year.

The situation was similar with respect to visits to a nurse or technician and hospital care. Only for persons receiving no hospital care and for those hospitalized 10-14 days was there any significant variation (table 5). Hospital care for 10-14 days was received during the first study year by 3.0 percent of all persons eligible for care during that year and by only 1.7 percent of those eligible during both years. A difference of about the same magnitude appears in comparisons of hospital care of that duration in the second study year. This finding probably results from excluding from the 24-month population the families that had a change in size and composition by reason of a maternity case. Data in tables 4 and 5 seem to indicate that restricting the sample for the study of services received during both study years to persons in families which were covered for the full 2-year period and which had no changes in family composition did not distort the results.

**Hospital care.**—Relatively few people received hospital care in either study year. Of the 2,959 persons concerned, 339 were hospitalized in the first year,<sup>10</sup> and of them only 46 were also hospitalized in the second year (table 6). Of those hospitalized during the first study year, slightly more

<sup>10</sup> Cases were counted as of the month of discharge. Consequently persons who entered the hospital toward the end of the first year and were discharged in the second year are included among cases hospitalized during the second year.

**Table 5.—Number of persons eligible for hospital care and percentage distribution of persons eligible by number of days of hospital care, at Trinity Hospital, during specified periods of the study years, 1941 and 1942**

Period of eligibility	Number eligible for hospital care	Percentage distribution of persons by number of days of hospital care						
		Total	None	1	2-5	6-9	10-14	15 or more
Entire 24 months: <sup>1</sup>								
First 12 months	2,959	100.0	88.5	4.1	3.7	1.0	1.7	1.0
Second 12 months	2,959	100.0	92.1	2.9	2.5	0.7	1.2	0.7
First study year <sup>2</sup>	4,614	100.0	87.1	4.1	3.4	1.3	3.0	1.1
Second study year <sup>3</sup>	4,294	100.0	90.1	3.3	2.4	0.8	2.7	0.7

<sup>1</sup> Persons in families with no change in family composition during 24-month period.

<sup>2</sup> Persons eligible for care during entire first study year and eligible during all or part of the second study year, without regard to change in family composition.

<sup>3</sup> Persons eligible for care during entire second study year and eligible during all or part of the first study year, without regard to change in family composition.

than a third—121 persons—received only 1 day of hospital care. Most of this group (109 persons) did not return to the hospital the next year; three persons had one day of care during the second year, two persons had 2 or 3 days, two had from 4 to 9 days, and five persons had 10 or more days during the second year. At the other extreme—of the 80 persons who were hospitalized for 10 days or more during the first study year, 67 did not return during the second year, five returned for 1 day only, and five returned for 10 or more days.

In the second year, 233 people received hospital care. The majority of them (187) had not been hospitalized during the first year. Most of the 55 persons who received 10 or more days of care in the second study year had not been in the hospital during the previous year; five had received 1 day of care each; four had received from 4 to 9 days of care; and five had been hospitalized for 10 or more days during each of the 2 years.

**Office visits to nurses or technicians.**—A relatively small group of people made office visits to a nurse or technician during each of the 2 study years. Of the group that made no such visits during the first year (65 percent), three-fourths also made none the next year. The group receiving care during the second year was almost equally divided between those who did and those who did not have such care during the first year. During the second year about half the repeaters made one or two calls, one-fourth made three to five calls, and one-fourth made six or more calls.

**Physicians' office visits.**—Chart 3 shows the number of physician office visits made in the second study year by persons who made specified numbers of visits to the physician's office during the first year. For example, 20 percent of the persons eligible for care during the 24-month period made no office visits during the first year. Of this group, almost half made no office visits during the second year, and another substantial group made only one or two visits. These two groups make up the 80 percent shown in the chart to have made no visits or made only one or two visits during the second year.

The 27 percent of the total who

**Table 6.—Persons eligible for care during the entire 24-month study period by number of days of hospital care received in the second year for each group of persons receiving specified number of days of hospital care in the first year, at Trinity Hospital, 1941–42**

Days of hospital care received in first study year	Persons receiving specified number of days of care in—						
	First study year	Second study year					
		None	1 or more	1	2-3	4-9	10 or more
Total.....	1 2,959	2,726	233	87	46	45	55
None.....	2,620	2,433	187	74	34	38	41
1 or more.....	339	293	46	13	12	7	14
1.....	121	109	12	3	2	2	5
2-3.....	73	65	8	4	3	1	0
4-9.....	65	52	13	1	5	3	4
10 or more.....	80	67	13	5	2	1	5

<sup>1</sup> Persons in families with no change in family composition during 24-month period.

made one or two visits during the first year also represents a group that for the most part asked for little or no care during the second year; 67 percent of this group either had no office visits or had only one or two in the second year. Only 4 percent made as many as 10 visits during the second year. At the other extreme is the group comprising 16 percent of the total who made 10 or more visits during the first year. Apparently half of this group is made up of persons who for the most part requested a considerable amount of care throughout the 2-year period; almost one-fourth of them made 10 or more visits and an equal proportion made six to nine in the second year. Only 9 percent of the group made no office visits during the second year.

Chart 4 presents the reverse relationship. The volume of service received in the first year is shown according to the volume of service that the same people received during the second year and indicates the groups in which requests for physicians' office care were reduced. Twenty-seven percent of those eligible for care made no office visits to physicians during the second study year. The majority of this group had received some care of this type in the first year; 52 percent had made from one to five visits, and 11 percent had made six or more. Only 37 percent made no visits during the preceding year. This group seems to represent persons who in the second year made a decided effort to reduce their requests for service, were in bet-

ter health, or were drawn into the war effort.

Half the persons who made only one or two physician office visits in the second year had made the same number or fewer visits during the first year, while 27 percent had made three to five calls, and 23 percent had made six or more visits.

There was less reduction in physicians' office visits among persons who made three or more visits in the second year. Among the group with three to five visits in the second year, for example, 35 percent had made a larger number of visits in the preceding year; among those with six to nine visits in the second year, 32 percent had made more visits in the previous year.

Only 8 percent of the total group made 10 or more physician office visits during the second year, a decrease of 50 percent in the proportion making as many visits during the first year. What had been the experience in the preceding year of this small group which, in spite of the various circumstances that tended generally to reduce requests for service, visited a physician 10 or more times? As might have been expected, the group was made up in large part of persons who had had a considerable amount of care during the first year; in fact, half of the group had made 10 or more physician office visits during the first year. An additional 21 percent had made from six to nine visits in the first year. Only 4 percent had made no physician office visits during the preceding year.



## Summary

The experience at Trinity Hospital indicated that, in general, the distribution of service among those persons eligible for medical service on a prepayment basis followed the pattern found in private fee-for-service practice, the major difference being that a larger proportion had some type of service during a year. Under the group practice arrangements existing at Trinity Hospital there was a greater use of nurse and technician services.

The average amount of service received during the first study year is roughly comparable to that received in a 12-month period during the period 1928-31 under fee-for-service practice by persons in families with incomes of \$5,000 or more. The additional 50-cent charge imposed at the beginning of the second study year—the only contract change made during this period—and the various factors associated with the war period resulted in a substantial decrease in the volume of service during the second study year. There seems to be no consistent pattern with respect to these decreases, although they occurred for each type of service.

As is true in fee-for-service practice,

a large proportion of the physician's office time was given over to the few persons who made a relatively large number of calls, while the majority of the patients, who made a small number of calls, accounted for a relatively small proportion of the physician's office time.

In addition to data on the amount of service received during each of the 2 study years, information was also assembled on the amount of service received by persons eligible for service during the entire 24-month period. It shows, for this group of persons, the extent to which the services of the physicians and the hospital are given in 2 successive years to the same group of people. Relatively few people received hospital care in both study years; of the 339 who were hospitalized in the first year, only 46 were hospitalized in the second year. Of the 46 persons hospitalized during both years, 26 were in the hospital 4 days or more in the first year, and 21 were there for that period during the second year.

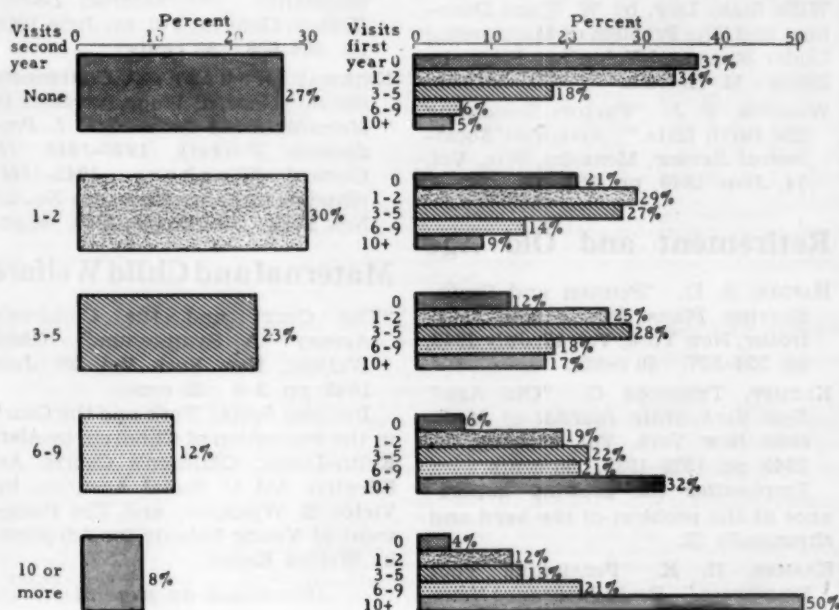
The reduction in the number of physician office visits made during the second study year is of particular significance. The percentage making no visits or one or two visits

increased in the second year as contrasted with the first; the percentage of those making one or two visits increased; the number making three to five visits remained the same; the number making six or more visits decreased. Of the group that made no office visits in the second year, roughly 60 percent had received some such care during the first year. Those who made one or two visits during the second year are equally divided between those who made less than three visits during the first year, and those who made three or more. The small group of persons who made 10 or more visits during the second year received a considerable volume of care during each of the study years. Half of the group had made 10 or more visits during the first year and another 21 percent made six to nine visits. For the major part this group represents members who, through the occurrence of many illnesses or a single long-continuing illness, did not reduce their request for service.

From the experience of this 2-year period, at least, it seems that the people who see a physician frequently during a year are the ones most likely to see him frequently the next year. Had the study been made at an earlier period not associated with the war and before the extra charge for clinic visits was imposed, the tendency of persons who received a large volume of care in one year to receive an equally large volume in the next year would perhaps have been greater.

The experience at Trinity Hospital does not indicate the demand for service that might be anticipated under either a voluntary or compulsory type of health insurance program in the early years of its operation because half the persons eligible for care had belonged to the prepayment plan for 5 years or more at the time the study was initiated. The results do indicate, however, that after the program was initiated, those eligible for service did not make unreasonable demands for service. It is not possible to distinguish between the restraining effects of the extra 50-cent charge for clinic visits and the various factors associated with the war effort in the second study year, but together they caused a considerable reduction in the request for service.

Chart 4.—Distribution of persons eligible for physicians' care during 24-month period by number of physician office visits in first year for each group of persons receiving specified number of visits in second year, at Trinity Hospital, 1941 and 1942



# Recent Publications in the Field of Social Security\*

## General

BRADY, DOROTHY S. "The Use of Statistical Procedures in the Derivation of Family Budgets." *Social Service Review*, Chicago, Vol. 23, June 1949, pp. 141-157. \$1.75.

CARTER, EYRE. "The Partnership Between the Statutory and the Voluntary Social Services in Postwar Britain." *Social Service Review*, Chicago, Vol. 23, June 1949, pp. 158-175. \$1.75.

Shows the importance of the role of voluntary organizations.

GREAT BRITAIN. TREASURY. *Economic Survey for 1949*. (Cmd. 7647.) London: H. M. Stationery Off., 1949. 63 pp. 1s.

JOINT COMMITTEE ON INTERNATIONAL SOCIAL POLICY. *New Universal Social Security Plan for Norway*. Oslo: The Joint Committee, June 1949. 20 pp.

KESSELMAN, LOUIS COLERIDGE. *The Social Politics of FEPC—A Study of Reform Pressure Movements*. Chapel Hill: University of North Carolina Press, 1948. 253 pp. \$3.50. An analysis of the movement to establish a permanent national Fair Employment Practice Commission.

"National Conference of Social Work, 76th Annual Meeting, June 12-17, 1949." *The Survey*, New York, Vol. 85, July 1949, pp. 371-390. 50 cents. Includes Social Work's Real Business by Ralph H. Blanchard; Bread, Freedom, and Independence, by Kathryn Close; A Share is Yours, by Madeline Dane Ross; and To Arthur J. Altmeyer—the Survey Award.

"New Social Security Scheme in Bulgaria." *Industry and Labour*, Geneva, Vol. 1, June 1, 1949, pp. 446-455. 25 cents.

"Post-war Trends in Social Security—Income Security." *International*

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*Labour Review*, Geneva, Vol. 59, June 1949, pp. 668-683, and July 1949, pp. 28-47. 50 cents a copy.

Part I, in the June issue, surveys new trends in cash benefit policy as well as the administrative structure and finance of social security systems in 23 countries; Part II describes the organization of their medical services.

RIVIERE, MAYA. *Rehabilitation of the Handicapped: A Bibliography, 1940-1946*. New York: National Council on Rehabilitation, 1949. 2 vols. \$10.

RUARK, MARY C. "Family Income and Expenditures, 1947: Surplus and Deficit." *Monthly Labor Review*, Washington, Vol. 69, July 1949, pp. 34-36. 40 cents.

"State Disability Benefit Laws—A Summary of Addresses Delivered Before a Round Table Conference . . . at the 303rd Meeting of the National Industrial Conference Board . . . March 24, 1949, at the Waldorf-Astoria Hotel." *Conference Board Management Record*, New York, Vol. 11, June 1949, pp. 244-246 ff.

Includes Developments in State Disability Laws, by Albert Pike; What Type of Law is Best From Industry's Standpoint? by W. Robert Bull; Integration of Private Disability Plan With State Law, by W. Ward Donohoe; and The Problem of Malingering Under State and Voluntary Plans, by Elinore M. Herrick.

WOOFER, T. J. "Factors Sustaining the Birth Rate." *American Sociological Review*, Menasha, Wis., Vol. 14, June 1949, pp. 357-366. \$1.

## Retirement and Old Age

HARDER, A. D. "Pension and Profit-Sharing Plans Pay." *The Controller*, New York, Vol. 17, July 1949, pp. 324-327. 50 cents.

KLUMPP, THEODORE C. "Old Age." *New York State Journal of Medicine*, New York, Vol. 49, Aug. 15, 1949, pp. 1929-1933. 50 cents. Emphasizes the growing importance of the problem of the aged and chronically ill.

KRAMER, H. K. "Pensioning Your Employees." *Best's Insurance News*,

New York, Vol. 50, Aug. 1949, pp. 71-72 f. 50 cents.

PAN, JU-SHU. "Social Adjustment of Aged People." *Sociology and Social Research*, Los Angeles, Vol. 33, July-Aug. 1949, pp. 424-430. 70 cents.

A study of the effects of institutionalization of 116 aged women in 12 institutions for the aged in the Chicago metropolitan area.

"Pension and Welfare Plans in Canadian Industry." *The Labour Gazette*, Ottawa, Vol. 49, June 1949, pp. 694-700. 10 cents.

STROW, CARL W. "Employee Benefit Plans in Six Midwest Metropolitan Areas." *American Economic Security* (Chamber of Commerce of the United States), Washington, Vol. 6, July-Aug. 1949, pp. 22-26. \$1.50 a year.

Based on a sample survey of firms in Chicago, Cleveland, Detroit, Pittsburgh, St. Louis, and St. Paul-Minneapolis.

UNIVERSITY OF CHICAGO ROUND TABLE. *How Much Social Security for Your Old Age?* Chicago: The University, 1949. 16 pp. 10 cents.

A radio discussion by Arthur J. Altmeyer, Alton Linford, and M. Albert Linton.

## Employment Security

ANDERSON, DEWEY; LUMER, WILFRED; and SHOTT, JOHN. *Unemployment—It's Here—Let's Stop It Now!* Washington: Public Affairs Institute, June 1949. 36 pp. Processed.

"National Action to Promote Full Employment." *International Labour Review*, Geneva, Vol. 59, June 1949, pp. 684-698. 50 cents.

NATIONAL INDUSTRIAL CONFERENCE BOARD. *General Wage Increases in Manufacturing Industries: I. Production Workers, 1940-1948; II. Clerical Workers, 1945-1948*. (Studies in Labor Statistics No. 1.) New York: The Board, 1949. 40 pp.

## Maternal and Child Welfare

"The Court and the Children's Agency: A Symposium." *Child Welfare*, New York Vol. 28, July 1949, pp. 3-9. 35 cents.

Includes Social Work and the Court in the Protection of Children, by Alan Keith-Lucas; Children's Courts, An Effective Aid to Social Agencies, by Victor B. Wylogala; and The Placement of Young Infants for Adoption, by Weltha Kelley.

(Continued on page 21)

# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-49  
[In thousands; data corrected to Sept. 1949]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				Readjustment allowances to self-employed veterans <sup>15</sup>		
		Monthly retirement and disability benefits				Survivor benefits				Temporary disability benefits <sup>11</sup>		State unemployment insurance laws <sup>12</sup>	Service-men's Readjustment Act <sup>14</sup>	Railroad Unemployment Insurance Act <sup>13</sup>				
		Social Security Act <sup>1</sup>	Railroad Retirement Act <sup>2</sup>	Civil Service Commission <sup>3</sup>	Veterans Administration <sup>4</sup>	Monthly			Lump-sum <sup>5</sup>		Railroad Unemployment Insurance Act <sup>13</sup>							
						Social Security Act <sup>6</sup>	Railroad Retirement Act <sup>7</sup>	Civil Service Commission <sup>8</sup>	Veterans Administration <sup>9</sup>	Social Security Act					Other <sup>10</sup>			
Number of beneficiaries																		
1948																		
July		1,305.7	219.5	129.9	2,309.5	876.4	105.5	1.8	940.5	14.9	10.9	25.2	25.8	822.6	394.4	20.6	90.9	
August		1,320.9	220.4	131.3	2,304.3	881.3	107.1	2.6	946.2	15.4	12.2	25.5	34.6	785.8	397.3	26.2	75.9	
September		1,335.4	221.4	132.3	2,297.6	892.2	108.4	3.1	950.4	16.9	11.2	24.8	36.8	720.5	357.2	25.1	61.4	
October		1,352.7	222.6	133.5	2,295.7	901.2	109.9	3.6	955.3	15.5	12.1	23.7	34.5	658.7	245.7	22.5	46.2	
November		1,370.6	224.0	134.2	2,296.2	909.4	111.4	4.1	961.2	14.3	11.8	23.2	37.0	730.8	251.0	26.3	39.1	
December		1,394.7	226.1	135.1	2,296.1	919.9	113.1	4.6	963.5	15.9	10.3	23.3	38.2	939.4	330.7	42.0	39.2	
1949																		
January		1,422.9	227.0	136.8	2,295.4	928.9	114.4	5.4	972.5	15.3	11.8	24.5	37.0	1,212.3	495.1	64.1	37.7	
February		1,454.1	227.9	138.0	2,297.4	939.4	115.9	6.2	977.0	15.6	10.2	25.0	34.7	1,466.0	634.0	82.9	51.6	
March		1,489.1	229.4	139.2	2,302.2	952.8	117.6	7.2	979.9	21.0	6.4	27.2	34.9	1,788.0	688.4	110.4	64.1	
April		1,516.3	230.9	140.1	2,305.6	964.1	119.3	8.0	981.8	17.8	4.1	26.2	31.1	1,508.3	624.7	133.6	68.4	
May		1,542.5	232.6	141.2	2,309.2	974.6	120.6	8.6	987.5	17.5	21.5	30.0	28.1	1,718.3	552.7	76.3	71.3	
June		1,568.9	234.2	141.3	2,313.5	985.4	121.9	9.0	989.7	17.7	21.5	31.0	29.5	1,809.0	548.1	77.8	68.7	
July		1,588.2	235.1	141.7	2,321.3	989.2	122.8	9.5	961.7	15.3	21.8	28.7	24.6	1,717.4	606.4	80.1	60.2	
Amount of benefits <sup>10</sup>																		
1940																		
1940		\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,696	\$11,736	\$12,267			\$518,700	\$15,961			
1941		1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,709	13,328	13,943			344,321	14,537			
1942		1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	14,342			344,084	6,268			
1943		921,463	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	17,255	\$2,857		70,643	917			
1944		1,119,684	119,009	129,707	78,081	456,279	76,942	1,765	144,302	22,146	19,238	5,035		62,385	582		\$102	
1945		2,067,434	157,391	137,140	85,742	697,830	104,231	1,772	254,238	26,135	23,431	4,669		445,866	114,955	2,359	11,675	
1946		5,152,218	230,285	149,188	96,418	1,268,984	130,139	1,817	333,640	27,267	30,610	4,761		1,095,475	1,491,294	39,917	252,424	
1947		4,698,641	299,830	177,053	108,691	1,676,029	153,109	19,283	382,515	29,517	33,115	22,024	\$11,368	776,164	772,368	39,401	198,174	
1948		4,493,104	366,887	208,642	134,886	1,711,182	176,736	35,992	\$918	413,912	32,315	32,140	26,279	30,843	789,736	426,599	28,590	77,468
1949																		
July		365,858	28,999	18,293	11,877	137,535	13,883	2,664	70	33,830	2,417	2,494	2,363	2,167	67,630	31,626	1,279	8,731
August		366,237	29,384	18,363	12,299	139,331	13,987	2,701	156	32,871	2,503	3,029	2,392	2,979	64,562	32,732	1,661	7,287
September		357,200	29,746	18,438	12,290	134,633	14,182	2,732	142	37,396	2,729	2,675	2,341	3,198	59,797	29,435	1,576	5,890
October		346,856	30,173	18,532	12,200	139,417	14,342	2,768	163	38,176	2,507	2,685	2,166	3,108	55,435	19,258	1,494	4,432
November		360,469	30,613	18,651	12,455	144,822	14,492	2,804	175	38,464	2,342	2,904	2,207	3,250	62,151	20,088	1,696	3,366
December		390,428	31,188	18,819	12,700	145,545	14,684	2,847	212	39,178	2,612	2,539	2,329	3,475	79,966	27,997	2,698	3,639
1949																		
January		426,093	31,900	18,893	12,530	144,985	14,854	2,879	208	39,203	2,509	2,712	2,238	3,204	103,011	39,849	4,059	3,059
February		441,666	32,688	18,977	12,719	138,706	15,049	2,916	250	38,990	2,571	2,533	2,175	2,772	115,268	47,103	4,908	3,951
March		501,917	33,556	19,092	12,846	140,283	15,297	2,959	279	39,749	3,410	2,274	2,693	3,153	152,204	60,766	7,648	5,708
April		477,602	34,246	19,208	12,942	141,261	15,504	3,002	304	39,216	2,914	1,787	2,455	2,715	136,558	50,423	8,905	5,448
May		485,046	34,928	19,335	12,931	142,639	15,703	3,036	315	40,207	2,842	4,182	2,912	2,554	146,712	44,618	5,414	6,718
June		497,170	35,615	19,461	12,950	139,513	15,904	3,071	320	40,022	2,893	4,000	3,003	2,608	154,695	45,797	5,542	6,676
July		484,146	36,139	19,532	13,000	136,308	15,993	3,097	340	39,554	2,501	4,200	2,687	2,071	148,767	48,938	5,553	5,480

<sup>1</sup> Primary and wife's benefits and benefits to children of primary beneficiaries. Partly estimated.

<sup>2</sup> Age and disability annuitants and pensioners in current-payment status at end of month, and amounts certified, minus cancellations, during year.

<sup>3</sup> Data for civil-service retirement and disability fund and Canal Zone and Alaska Railroad retirement and disability funds administered by Civil Service Commission. Through June 1948, retirement and disability benefits include survivor benefits under joint and survivor elections and accrued annuities to date of death paid to survivors. Refunds to employees leaving service not included.

<sup>4</sup> Veterans' pensions and compensation.

<sup>5</sup> Widow's, widow's current, parent's, and child's benefits. Partly estimated.

<sup>6</sup> Annuities to widows under joint and survivor elections, 12-month death-benefit annuities to widows and next of kin, and, beginning February 1947, widow's, widow's current, parent's, and child's benefits in current-payment status.

<sup>7</sup> Beginning July 1948, beneficiaries and benefits under programs administered by Civil Service Commission.

<sup>8</sup> Payments to widows, parents, and children of deceased veterans.

<sup>9</sup> Number of decedents on whose account lump-sum payments were made.

<sup>10</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs; see August *Bulletin* for annual data by program.

<sup>11</sup> Compensation for temporary disability payable in Rhode Island beginning April 1943, in California beginning December 1946, in New Jersey beginning January 1949, and under the Railroad Unemployment Insurance Act beginning July 1947. Excludes benefits under private plans in California and New Jersey.

<sup>12</sup> Represents average weekly number of beneficiaries.

<sup>13</sup> Number represents average number of persons receiving benefits in a 14-day registration period. Annual amounts adjusted for underpayments and overpayments.

<sup>14</sup> Readjustment allowances to unemployed veterans; from 1 to 2 percent of number and amounts shown represents allowances for illness and disability after establishment of unemployment rights. Number represents average weekly number of continued claims.

<sup>15</sup> Number and amount of claims paid under the Servicemen's Readjustment Act.

<sup>16</sup> Payments: annual and lump-sum payments (amounts certified, including retroactive payments) and monthly payments in current-payment status, under the Social Security and the Railroad Retirement Acts; amounts certified under the Railroad Unemployment Insurance Act; disbursements minus cancellations, under the Civil Service Commission and the Veterans Administration programs; checks issued by State agencies, under State unemployment insurance and State temporary disability compensation programs and under the Servicemen's Readjustment Act.

Source: Based on reports of administrative agencies.



**Table 2.—Contributions and taxes under selected social insurance and related programs, by specified period, 1947-49**

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions
<b>Fiscal year:</b>						
1947-48	\$1,616,162	\$482,585	\$557,061	\$1,007,087	\$207,919	\$145,148
1948-49	1,690,296	553,007	563,833	988,966	222,850	9,816
<b>1948</b>						
July	63,057	244,676	2,378	112,097	1,586	5
August	379,573	23,931	17,161	152,242	12,924	6
September	7,968	26,779	121,632	10,978	242	12
October	58,804	25,904	4,649	95,185	1,683	3
November	357,617	29,454	14,050	176,088	12,336	2,407
December	7,062	27,709	125,842	8,707	1,531	3
<b>1949</b>						
January	38,039	28,489	1,201	80,053	14,492	2,594
February	279,829	27,707	5,578	97,531	152,784	19
March	25,937	30,571	132,752	3,813	9,032	2,495
April	75,191	25,808	2,370	104,645	3,098	6
May	391,411	28,587	6,910	135,977	11,423	11
June	5,896	34,119	129,310	11,651	1,718	2,285
July	57,549	25,765	2,696	108,822	4,589	1

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance.

<sup>2</sup> Represents employee and Government contributions to the civil-service, Canal Zone, and Alaska Railroad retirement and disability funds; in recent years Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Aug. 19, 1949.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Represents July contributions of \$17.3 million from employees, and contributions for fiscal year 1948-49 of \$225.4 million from the Federal Government and \$2.0 million from the District of Columbia for certain District government employees.

Source: Daily Statement of the U. S. Treasury unless otherwise noted.

## EARNERS AND DEPENDENTS

(Continued from page 7)

count the difference in the extent to which employment was actually available to the labor force. Unemployment in 1948 averaged only 2 million monthly; by prewar standards, earnings were high. In 1940, on the other hand, unemployment averaged 8 million and earnings were low. Estimates made in the Division of Research and Statistics in another connection suggest that perhaps 47 million persons in the population in April 1940 had earnings of \$150 or more in 1939 and that the primary dependents of such earners numbered 58 million. On this basis, the number of earners increased 26 percent between 1940 and 1948, primary dependents were 10 percent more numerous, while the "other" category

showed a decline of 15 percent. The proportion of earners of \$150 or more in the population increased possibly from some 36 to 41 percent, but the relative number of primary dependents remained at the same level, namely, 44 percent. The two groups combined represented 80 percent of the population in 1940 and 85 percent in 1948.<sup>4</sup>

<sup>4</sup> For other estimates of the earner-dependent ratio and of the distribution of earners by number of dependents, based on the 1940 census, see Jacob Fisher, "Earners and Dependents in Urban Families in Relation to Family Income," *Social Security Bulletin*, April 1947; Marvin Bloom, "The Dependents of Workers: Selected Data on Numbers and Types," *Social Security Bulletin*, January 1949; and *Workers and Dependents in Urban Families* (Bureau of Research and Statistics Memorandum No. 64), June 1947.

**Table 3.—Federal appropriations and expenditures under Social Security Administration programs, by specified period, 1948-50**

[In thousands]

Item	Fiscal year 1948-49		Fiscal year 1949-50	
	Appropriations <sup>1</sup>	Expenditures through July 1948 <sup>2</sup>	Appropriations <sup>1</sup>	Expenditures through July 1949 <sup>2</sup>
<b>Total</b>	\$1,604,640	\$195,963	\$1,991,956	\$212,978
Administrative expenses	45,434	4,900	53,956	5,087
Federal Security Agency, Social Security Administration	45,332	3,809	53,854	3,922
Department of Commerce, Bureau of the Census	102	8	102	8
Department of the Treasury <sup>3</sup>	(4)	1,084	(4)	1,157
Grants to States	949,750	143,937	1,193,000	151,819
Unemployment insurance and employment service administration	130,000	64,524	135,000	35,266
Old-age assistance	797,000	57,957	1,058,000	87,088
Aid to the blind		1,845		2,694
Aid to dependent children		16,451		24,790
Maternal and child health services		11,750		653
Services for crippled children	7,500	1,250	7,500	483
Child welfare services	3,500	542	3,500	835
Emergency maternity and infant care	(5)	15		
Benefit payments, old-age and survivors insurance	\$ 607,036	\$ 46,962	\$ 745,000	\$ 55,859
Reconversion unemployment benefits for seamen	2,420	164		213

<sup>1</sup> Excludes unexpended balance of appropriations for preceding fiscal year.

<sup>2</sup> Includes expenditures from unexpended balance of appropriations for preceding fiscal year.

<sup>3</sup> Amounts expended by the Treasury in administering title II of the Social Security Act and the Federal Insurance Contributions Act, reimbursed from the old-age and survivors insurance trust fund to the general fund of the Treasury.

<sup>4</sup> Not available because not separated from appropriations for other purposes.

<sup>5</sup> Appropriation for 1947-48—\$3 million—available until June 30, 1949.

<sup>6</sup> Actual payments from the old-age and survivors insurance trust fund.

<sup>7</sup> Estimated expenditures as shown in 1949-50 budget.

Source: Federal appropriation acts and 1949-50 budget (appropriations); Daily Statement of the U. S. Treasury and reports from administrative agencies (expenditures).

## Summary

Persons protected by a social insurance current-risk program limited to earners and their dependent wives and children under age 18, but covering all employments and having a low earnings requirement, would have comprised from 80 to 85 percent of the population in 1940-48, the ratio varying with economic conditions.

The variation in the ratio is accounted for primarily by differences in the proportion of earners. As employment and business opportunities increased during the decade, the relative number of persons qualifying as earners also increased but not the relative number of primary dependents, which remained fairly stable (44 percent in both 1940 and 1948). Some persons formerly dependent upon earners became earners in their own

Table 4.—Estimated pay rolls in employment covered by selected programs<sup>1</sup> in relation to civilian wages and salaries, by specified period, 1938–49

[Corrected to Sept. 9, 1949]

Period	Wages and salaries <sup>2</sup>		Pay rolls covered by—		
	Total	Civilian <sup>3</sup>	Old-age and survivors insurance <sup>4</sup>	State unemployment insurance <sup>5</sup>	Railroad retirement and unemployment insurance <sup>6</sup>
Amount (in millions)					
Calendar year:					
1938.....	\$42,812	\$42,442	\$29,026	\$26,200	\$2,028
1939.....	45,745	45,347	32,222	29,069	2,161
1940.....	49,587	48,996	35,668	32,450	2,273
1941.....	61,708	59,846	45,463	42,146	2,687
1942.....	81,681	75,396	58,219	54,796	3,382
1943.....	105,328	90,850	69,653	66,117	4,085
1944.....	117,076	96,370	73,349	69,139	4,507
1945.....	117,541	95,064	71,560	66,642	4,514
1946.....	111,741	103,979	79,260	73,402	4,866
1947.....	122,164	118,287	92,600	86,596	5,107
1948.....	135,255	131,345	103,000	95,741	5,485
1948					
January–March.....	31,634	30,601	24,200	22,495	1,348
April–June.....	32,697	31,742	24,800	23,047	1,318
July–September.....	34,192	33,212	25,900	23,983	1,391
October–December.....	36,732	35,700	28,100	26,217	1,428
1949					
January–March.....	33,660	32,639	24,500	(7)	1,300
Percent of civilian wages and salaries					
Calendar year:					
1938.....	100.0	68.4	61.7	4.8	
1939.....	100.0	71.1	64.1	4.8	
1940.....	100.0	72.8	66.2	4.6	
1941.....	100.0	76.0	70.4	4.5	
1942.....	100.0	77.2	72.7	4.5	
1943.....	100.0	76.7	72.8	4.5	
1944.....	100.0	76.1	71.7	4.7	
1945.....	100.0	75.3	70.1	4.7	
1946.....	100.0	76.2	70.6	4.7	
1947.....	100.0	78.3	73.2	4.3	
1948.....	100.0	78.4	72.9	4.2	
1948					
January–March.....	100.0	78.9	73.3	4.4	
April–June.....	100.0	78.1	72.6	4.2	
July–September.....	100.0	78.0	72.2	4.2	
October–December.....	100.0	78.7	73.4	4.0	
1949					
January–March.....	100.0	75.1	(7)	4.3	

<sup>1</sup> Includes data for Alaska and Hawaii. Pay rolls covered by State unemployment insurance programs in these 2 Territories have ranged from \$18 million to \$78 million a quarter.

<sup>2</sup> Total represents estimated wages and salaries paid in cash and in kind in continental United States and, in addition, pay of Federal civilian and military personnel in all other areas; civilian wages and salaries include employee contributions to social insurance and related programs.

<sup>3</sup> Quarterly data adjusted to correct for distribution of bonus payments.

<sup>4</sup> Taxable wages plus estimated nontaxable wages in excess of \$3,000 earned in employment covered by program.

<sup>5</sup> Taxable wages plus nontaxable wages earned in employment covered by program; excludes earnings of railroad workers covered by State laws through June 1939. Data for 1948 and 1949 preliminary.

<sup>6</sup> Taxable wages plus nontaxable wages in excess of \$300 a month. Data for 1948 and 1949 preliminary.

<sup>7</sup> Not available.

Source: Data on wages and salaries from the Office of Business Economics, Department of Commerce; data on pay rolls for selected programs based on reports of administrative agencies.

right in 1948, on either a full-time or occasional basis, but this loss to the dependent group was made up by the addition of persons dependent on individuals shifting from the nonearner to the earner class as employment levels rose.

The more frequent employment of wives and children of earners in good times is reflected in a drop in the number of primary dependents per earner. Under conditions prevailing in 1940, this ratio was 1.12; in 1948 it was 1.09.

Persons neither earners nor their

primary dependents consist in the main of individuals not in the labor force because of age or disability, their dependents, the survivors of deceased workers, adult students, and single women engaged for the most part in keeping house for relatives.

Table 5.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-49

[In thousands]

Period	Receipts		Expenditures		Assets			
	Appropriations <sup>1</sup>	Interest received	Benefit payments <sup>2</sup>	Administrative expenses	Net total of U. S. Government securities acquired <sup>3</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-July 1949.....	\$13,090,972	\$1,260,583	\$2,704,149	\$337,120	\$11,173,670	\$76,643	\$59,972	\$11,310,285
Fiscal year:								
1947-48.....	1,616,862	190,562	511,676	47,457	1,194,445	74,887	35,015	10,046,681
1948-49.....	1,693,575	230,194	607,036	53,465	1,293,891	66,870	12,410	11,309,949
1948								
July.....	63,334	25	46,962	4,553	-20,000	82,788	58,959	10,058,536
August.....	382,547		46,853	5,385		80,039	392,018	10,388,835
September.....	7,968	11,032	47,456	3,977	364,981	69,578	5,063	10,356,401
October.....	58,804	180	48,197	4,042	-26,000	66,400	40,986	10,363,147
November.....	357,617		48,548	4,675		62,732	349,048	10,667,541
December.....	7,062	100,660	49,335	4,215	300,000	70,810	95,143	10,721,714
1949								
January.....	38,039		50,088	4,091		67,597	82,216	10,705,573
February.....	279,829		51,090	3,854		72,333	302,360	10,930,459
March.....	25,937	11,050	53,774	5,441	260,000	67,307	25,163	10,908,231
April.....	75,191	136	54,244	4,616	-20,000	66,421	62,516	10,924,696
May.....	391,411		54,775	4,669		66,452	394,452	11,256,665
June.....	5,834	107,110	55,712	3,948	434,910	66,870	12,410	11,309,949
July.....	61,153	82	55,859	5,040	-57,000	76,643	59,972	11,310,285

<sup>1</sup> Beginning July 1940, equals taxes collected under the Federal Insurance Contributions Act; beginning with the fiscal year 1947, includes amounts appropriated to meet administrative and other costs of benefits payable to survivors of certain World War II veterans as provided under the Social Security Act Amendments of 1946.

<sup>2</sup> Before July 1948, data represent checks cashed and returned to the Treasury; beginning July 1948, represent checks issued.

<sup>3</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

Source: Daily Statement of the U. S. Treasury.

Table 6.—Status of the unemployment trust fund, by specified period, 1936-49

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3</sup>
Cumulative, January 1936-July 1949.....	\$8,066,111	\$8,033,332	\$32,779	\$12,584,393	\$1,036,458	\$6,343,720	\$7,169,970	\$876,973	\$101,019	\$258,738	\$896,141
Fiscal year:											
1947-48.....	8,323,029	446,399	24,630	1,007,346	147,076	798,132	7,365,781	130,634	18,203	60,793	957,248
1948-49.....	8,182,417	-160,067	44,085	984,031	160,033	1,227,115	7,282,730	77	20,067	76,978	899,687
1948											
July.....	8,296,210	-30,000	27,811	35,140	19	66,542	7,334,398	4	2	3,942	961,812
August.....	8,410,047	121,000	20,648	224,192	52	106,729	7,451,913	3	7	4,156	958,134
September.....	8,363,664	-40,007	14,273	15,017	3,612	61,086	7,409,455	7	466	4,398	954,209
October.....	8,334,837	-35,000	20,446	27,499	180	52,497	7,384,637	2	24	4,034	950,201
November.....	8,601,336	167,000	19,944	227,218		53,982	7,557,873	12		4,364	943,462
December.....	8,520,442	14,974	24,077	14,187	76,387	76,120	7,572,327	3	9,654	5,005	948,115
1949											
January.....	8,437,274	-90,000	30,909	28,449	75	102,121	7,498,730		9	7,017	938,544
February.....	8,469,436	34,000	29,071	149,261	15	110,183	7,537,824	12	2	6,946	931,612
March.....	8,320,510	-149,007	29,152	15,414	4,040	156,050	7,401,228	11	502	10,364	919,283
April.....	8,201,763	-121,000	31,405	-2,252	646	140,420	7,293,706	4	80	11,310	908,057
May.....	8,252,764	42,000	40,405	200,143	193	141,640	7,352,402	7	24	7,725	900,361
June.....	8,182,417	-74,026	44,085	15,260	74,813	159,745	7,282,730	12	9,297	7,716	899,687
July.....	8,066,111	-105,000	32,779	37,489	76	150,325	7,169,970	1	9	7,494	896,141

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes transfers from railroad unemployment insurance administration account amounting to \$79,419,000 and transfers of \$9,694,000 from the railroad un-

employment insurance account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

<sup>4</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits.

Source: Daily Statement of the U. S. Treasury.



Table 7.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month, by type of benefit and by month, July 1948–July 1949, and monthly benefit actions, by type of benefit, July 1949

[Amounts in thousands; data corrected to Aug. 15, 1949]

Item	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1948														
July	2,182,043	\$42,882.0	981,085	\$24,097.5	300,530	\$4,006.1	555,934	\$7,164.9	192,067	\$3,909.4	141,224	\$2,922.3	11,203	\$151.9
August	2,202,290	43,370.4	992,724	25,027.0	303,978	4,059.0	557,390	7,188.8	195,351	4,010.6	141,503	2,931.0	11,344	154.0
September	2,227,587	43,928.6	1,003,451	25,334.9	307,274	4,108.4	564,652	7,300.1	199,033	4,089.7	141,713	2,939.6	11,464	155.9
October	2,253,858	44,615.8	1,016,303	25,696.8	311,319	4,168.4	570,592	7,389.5	202,876	4,172.8	141,185	2,930.1	11,613	157.9
November	2,279,992	45,105.0	1,029,836	26,073.0	315,391	4,227.3	576,473	7,463.6	206,309	4,246.2	141,248	2,935.1	11,736	159.5
December	2,314,557	45,872.5	1,047,985	26,564.2	320,928	4,307.3	581,265	7,549.0	210,253	4,331.0	142,223	2,958.6	11,903	162.2
1949														
January	2,351,824	46,754.7	1,069,674	27,179.1	327,098	4,398.9	585,916	7,619.6	214,110	4,414.6	143,039	2,978.9	11,988	163.5
February	2,393,462	47,737.1	1,093,636	27,857.9	333,833	4,501.8	591,709	7,705.2	217,897	4,498.9	144,291	3,008.8	12,076	164.9
March	2,441,959	48,852.9	1,120,238	28,001.0	341,834	4,620.7	598,589	7,805.2	223,413	4,617.4	145,650	3,041.5	12,229	167.2
April	2,450,350	49,750.5	1,140,909	29,195.5	347,861	4,711.6	604,378	7,890.5	227,811	4,711.9	146,958	3,071.7	12,376	169.3
May	2,517,142	50,631.0	1,161,046	29,782.3	353,700	4,801.8	609,528	7,968.1	232,170	4,806.1	148,184	3,101.3	12,514	171.3
June	2,554,248	51,520.0	1,180,909	30,369.1	359,840	4,898.1	614,714	8,043.8	236,394	4,897.7	149,724	3,137.9	12,667	173.5
July	2,577,386	52,131.4	1,195,955	30,823.4	364,009	4,965.4	614,601	8,044.5	239,902	4,973.7	150,130	3,149.2	12,780	175.3
Monthly benefit actions, July 1949:														
In force <sup>2</sup> at beginning of month	2,808,105	58,825.8	1,360,971	35,409.4	406,925	5,583.4	645,092	8,441.0	240,080	4,967.8	202,297	4,249.1	12,790	175.1
Benefits awarded in month	51,185	1,165.2	26,046	745.8	8,791	130.3	8,585	121.7	4,459	95.0	3,110	69.5	203	2.9
Entitlements terminated <sup>3</sup>	20,687	398.4	7,270	187.2	3,713	49.4	5,785	73.9	900	18.2	2,952	63.7	77	1.1
Net adjustments <sup>4</sup>	—86	13.2	—23	9.8	—38	1.0	—3	2.0	—	( <sup>5</sup> )	—18	4.4	2	( <sup>5</sup> )
In force at end of month	2,808,507	59,605.8	1,379,724	35,977.8	411,965	5,665.2	647,889	8,485.9	243,574	5,044.0	202,437	4,255.3	12,915	177.0

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>2</sup> Represents total benefits awarded (including benefits in current, deferred, and conditional-payment status) after adjustment for subsequent changes in number and amount of benefits (see footnote 4) and terminations (see footnote 3), cumulative from January 1940.

<sup>3</sup> Benefit is terminated when a beneficiary dies or loses entitlement to a benefit for some other reason.

<sup>4</sup> Adjustments result from operation of maximum and minimum provisions and from recomputations and administrative actions.

<sup>5</sup> Less than \$50.

Table 8.—Old-age and survivors insurance: Number and amount of monthly benefits withheld, by reason for withholding payment and type of benefit, June 30, 1949

[Corrected to Aug. 3, 1949]

Reason for withholding payment <sup>1</sup>	Total		Primary		Wife's		Child's		Widow's		Widow's current		Parent's	
	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount
Total	313,857	\$7,305,812	180,062	\$5,040,209	47,085	\$685,315	30,378	\$397,230	3,636	\$70,111	52,573	\$1,111,245	123	\$1,612
Employment of beneficiary	232,849	6,384,973	176,143	4,954,050	2,091	26,374	21,461	282,556	3,127	59,981	49,961	1,061,209	66	803
Employment of primary beneficiary on whose wages benefit is based	49,022	714,311	—	—	44,518	652,530	4,504	61,781	—	—	—	—	—	—
Failure to have care of an entitled child	1,402	27,114	—	—	—	—	—	—	—	—	1,402	27,114	—	—
Previous payment of lump-sum attainment claim	287	8,874	166	6,239	66	1,300	1	15	53	1,297	1	23	0	0
Payee not determined	2,098	29,063	265	6,441	24	355	1,671	19,481	53	1,118	80	1,582	5	86
All other	8,199	141,477	3,458	73,569	386	4,756	2,741	33,397	403	7,715	1,129	21,317	52	723

<sup>1</sup> As provided under sections 203 and 907 of the amended act, except for the reason "payee not determined," in which case benefit payments are accrued pending determination of guardian or other appropriate payee. When 2 or more

reasons for withholding are reported simultaneously, the case is classified under the first listed reason. In all other instances in which 2 or more reasons apply, the first reported reason is the reason recorded.

## RECENT PUBLICATIONS

(Continued from page 16)

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- BRIDE, THOMAS H. "Rhode Island Cash Sickness Compensation Program." *American Journal of Public Health*, New York, Vol. 39, Aug. 1949, pp. 1011–1015. 70 cents.

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(Continued on page 25)

Table 9.—Unemployment insurance: Selected data on claims and benefits, by State, July 1949

[Corrected to Aug. 23, 1949]

Region and State	Initial claims <sup>1</sup>			Weeks of unemployment covered by continued claims <sup>2</sup>			Compensated unemployment					Average weekly insured unemployment <sup>4</sup>
	Total		New	Waiting-period <sup>3</sup> and compensable claims		Compensable claims	All unemployment			Total unemployment		
	All claimants	Women claimants <sup>5</sup>		Total	Women		Weeks compensated	Benefits paid <sup>6</sup>	Average weekly number of beneficiaries	Weeks compensated	Average weekly payment	
Total	1,383,010	751,000	916,060	8,845,361	3,693,000	7,769,713	7,441,924	\$148,766,981	1,717,373	7,125,548	\$20.32	2,798,806
Region I:												
Connecticut.....	43,288	17,506	29,905	251,011	109,926	238,385	231,593	\$5,017,178	53,445	224,640	21.99	73,569
Maine.....	8,103	3,196	4,460	69,180	31,290	66,078	56,502	\$93,347	13,039	50,510	16.25	22,078
Massachusetts.....	69,795	29,082	44,212	625,679	277,863	578,971	551,250	\$12,684,610	127,212	527,827	23.33	169,666
New Hampshire.....	6,031	2,240	3,520	61,748	32,060	58,594	56,284	\$1,021,677	12,969	52,779	18.70	18,344
Rhode Island.....	17,709	8,385	8,679	155,927	74,141	148,821	145,369	\$3,160,682	33,547	139,703	22.23	42,486
Vermont.....	2,327	900	1,352	21,379	9,967	20,263	19,080	\$61,450	4,403	17,799	19.50	6,943
Region II:												
Delaware.....	2,262	554	1,826	10,750	4,031	9,924	9,826	\$185,352	2,268	9,246	19.36	3,672
New Jersey.....	66,624	29,147	39,109	409,350	181,087	380,949	356,389	\$7,887,731	89,167	370,785	20.80	115,864
New York.....	246,996	( <sup>7</sup> )	131,325	1,737,463	( <sup>7</sup> )	1,252,467	1,393,310	\$31,892,420	321,534	1,367,480	22.89	470,296
Pennsylvania.....	173,407	( <sup>7</sup> )	120,623	712,871	( <sup>7</sup> )	646,529	592,295	\$10,809,626	136,684	580,499	18.41	241,640
Region III:												
Dist. of Col.....	2,150	795	1,881	18,518	6,828	17,375	15,534	\$276,457	3,585	15,410	17.74	7,732
Maryland.....	23,068	7,467	16,058	165,277	62,454	165,277	147,964	\$3,139,993	34,146	140,035	21.76	44,427
North Carolina.....	29,893	14,392	19,639	185,075	91,237	146,701	139,249	\$1,972,699	32,134	131,680	14.52	53,545
Virginia.....	15,735	4,219	14,193	117,064	52,304	110,161	112,919	\$1,795,305	26,058	108,433	16.05	38,890
West Virginia.....	25,132	3,815	22,468	119,258	23,343	113,969	83,308	\$1,338,560	19,225	50,389	16.57	40,021
Region IV:												
Kentucky.....	13,256	3,459	10,213	109,654	32,568	104,028	100,214	\$1,550,248	23,126	97,283	15.50	39,038
Michigan.....	63,743	13,025	32,197	303,897	90,941	288,179	249,555	\$5,503,512	57,690	244,651	22.52	96,796
Ohio.....	58,405	19,777	41,003	414,797	141,977	342,242	323,395	\$6,089,572	74,630	311,250	19.17	148,020
Region V:												
Illinois.....	74,661	28,966	53,627	648,225	302,986	613,009	580,099	\$10,643,316	133,869	548,513	18.79	195,296
Indiana.....	39,150	12,569	24,321	152,698	59,349	136,967	129,911	\$2,335,457	29,980	122,924	18.47	55,721
Minnesota.....	11,642	3,669	9,119	65,177	24,785	60,121	56,055	\$884,849	12,936	53,760	16.02	27,089
Wisconsin.....	15,312	8,604	9,887	91,638	34,320	78,243	69,729	\$1,427,561	16,091	66,044	20.76	33,217
Region VI:												
Alabama.....	19,938	3,718	15,783	140,533	37,582	127,762	112,910	\$1,844,815	26,056	106,492	16.73	43,094
Florida.....	26,203	10,980	22,375	120,144	55,280	103,551	91,404	\$1,246,218	21,093	89,310	13.73	44,360
Georgia.....	17,240	7,236	13,315	119,552	60,154	98,104	94,006	\$1,344,791	21,694	88,404	14.67	40,427
Mississippi.....	9,408	2,294	6,692	51,718	16,780	46,972	37,207	\$531,387	8,586	33,684	14.70	16,057
South Carolina.....	17,140	6,721	11,878	90,011	35,490	81,615	74,047	\$1,271,079	17,088	69,066	17.66	26,824
Tennessee.....	17,069	5,616	14,338	164,510	( <sup>7</sup> )	155,612	136,430	\$1,993,762	31,484	131,522	14.81	52,446
Region VII:												
Iowa.....	6,060	2,077	4,553	37,221	16,403	33,747	23,058	\$377,339	5,321	20,996	17.00	10,594
Kansas.....	4,080	1,336	2,859	22,196	7,865	20,552	20,167	\$269,145	4,654	18,635	18.86	7,268
Missouri.....	18,992	8,114	14,129	137,168	60,357	124,404	115,949	\$1,905,515	26,758	107,431	17.19	43,936
Nebraska.....	2,042	1,144	1,516	7,863	4,287	6,889	6,517	\$100,797	1,504	6,110	15.80	2,691
North Dakota.....	294	131	215	1,325	649	1,224	1,141	\$20,014	263	1,042	17.89	458
South Dakota.....	355	146	270	1,690	812	1,550	1,492	\$25,156	344	1,361	17.38	837
Region VIII:												
Arkansas.....	8,870	1,968	6,638	42,353	10,516	38,901	27,201	\$424,289	6,277	24,685	16.16	15,091
Louisiana.....	15,582	3,091	12,044	96,383	20,103	88,414	73,118	\$1,470,219	16,873	58,805	20.54	28,532
New Mexico.....	2,159	269	1,807	9,075	1,920	7,992	5,423	\$149,422	1,944	8,154	17.89	4,113
Oklahoma.....	8,544	2,276	6,492	53,858	16,968	50,135	36,703	\$582,909	8,470	35,094	16.18	19,916
Texas.....	17,279	4,357	14,514	93,681	28,889	83,008	65,838	\$970,345	15,193	60,850	15.15	38,226
Region IX:												
Colorado.....	3,493	997	2,689	19,611	7,752	17,346	16,286	\$293,636	3,758	14,901	18.56	7,440
Idaho.....	2,315	1,196	2,298	5,859	3,224	4,799	2,578	\$51,551	664	2,747	18.13	2,194
Montana.....	1,432	465	1,008	9,130	3,667	7,814	7,810	\$138,448	1,802	7,810	17.73	2,893
Utah.....	5,300	1,601	4,995	15,323	5,258	10,891	5,494	\$125,062	1,265	4,969	23.64	5,296
Wyoming.....	525	171	396	2,544	1,069	2,303	2,287	\$48,271	528	2,081	21.71	839
Region X:												
Arizona.....	5,158	1,274	4,196	21,762	7,385	19,879	14,703	\$292,539	3,393	14,133	18.76	8,642
California.....	128,768	40,468	69,112	965,951	409,893	909,668	884,538	\$19,699,233	204,194	841,660	22.68	274,360
Nevada.....	1,921	510	1,433	6,586	2,475	6,466	5,206	\$107,427	1,201	4,977	20.97	2,036
Oregon.....	16,262	4,986	14,919	62,572	23,010	47,954	42,226	\$809,013	9,744	40,220	19.58	20,723
Washington.....	25,021	6,451	22,890	99,395	29,358	69,009	62,592	\$1,274,395	14,444	59,856	20.62	32,584
Territories:												
Alaska.....	242	80	172	1,569	772	1,542	5,525	\$128,148	1,275	5,419	23.34	( <sup>11</sup> )
Hawaii.....	2,666	524	2,024	20,139	6,099	18,607	16,638	\$326,454	3,840	13,984	21.43	( <sup>11</sup> )

<sup>1</sup> Excludes transitional claims.<sup>2</sup> Estimated on the basis of the ratio between new claims filed by women and all new claims; for New York and Pennsylvania, new claims filed by women estimated.<sup>3</sup> Differs from number of claims filed (the number used in this table up to this month), since in some States 1 claim covers more than 1 week.<sup>4</sup> Maryland has no provision for filing waiting-period claims.<sup>5</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.<sup>6</sup> Unemployment represented by continued claims filed under the State and railroad unemployment insurance program and the veterans' unemployment

allowance program. State distribution excludes railroad unemployment insurance claims.

<sup>7</sup> Includes New York and Pennsylvania.<sup>8</sup> Includes estimates for New York, Pennsylvania, and Tennessee.<sup>9</sup> Data not received.<sup>10</sup> Since Wisconsin has no provision for a benefit year, a new claim is a claim requiring a determination of a benefit amount and duration, as well as eligibility for benefits, on a per employer basis.<sup>11</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security.



Table 10.—Unemployment insurance: Percent of first benefit payments issued within 2 weeks,<sup>1</sup> by type of payment, by State and by quarter, April 1948–June 1949

[Corrected to Aug. 23, 1949]

Region and State	Type of week <sup>2</sup>	Intrastate payments <sup>3</sup>										Interstate payments <sup>4</sup>		
		Pre-war average <sup>5</sup>	For claims taken at weekly intervals <sup>6</sup>					For claims taken at biweekly intervals <sup>6</sup>					Pre-war average <sup>5</sup>	Apr.-June 1949
			Apr.-June 1948	July-Sept. 1948	Oct.-Dec. 1948	Jan.-Mar. 1949	Apr.-June 1949	Apr.-June 1948	July-Sept. 1948	Oct.-Dec. 1948	Jan.-Mar. 1949	Apr.-June 1949		
Total		83	85	79	82	79	86	48	42	47	44	50	64	88
Region I:														
Conn.	C	79	—	—	—	—	83	22	6	21	38	72	70	(7)
Maine	C	91	89	75	73	80	85	—	—	60	59	68	92	66
Mass.	C	92	86	83	90	86	88	—	—	—	—	—	63	49
N. H.	C	95	86	74	68	50	79	—	—	—	—	—	95	66
R. I.	F	96	90	91	93	92	95	—	—	—	—	—	87	70
Vt.	C	83	77	79	86	79	68	28	23	62	43	51	67	29
Region II:														
Del.	F	97	95	88	96	93	93	—	—	—	—	—	90	74
N. J.	F	76	78	—	—	—	—	34	15	20	14	54	71	34
N. Y.	F	88	93	79	81	74	93	—	—	—	—	—	68	34
Pa.	F	71	71	73	74	80	82	—	—	—	—	—	67	39
Region III:														
D. C.	C	91	—	—	—	—	—	1	(10)	1	2	3	59	2
Md.	F	90	87	82	96	97	98	—	—	—	—	—	91	77
N. C.	F	81	79	65	73	65	81	—	—	42	44	74	40	57
Va.	F	90	85	80	72	76	74	0	0	0	0	0	88	53
W. Va.	F	78	—	—	—	—	—	49	45	50	57	55	55	34
Region IV:														
Ky.	F	88	66	75	—	—	—	41	70	75	43	57	57	2
Mich.	F	87	79	83	81	86	86	—	—	—	—	—	69	3
Ohio	C	75	78	81	87	83	87	—	—	—	—	—	64	69
Region V:														
Ill.	F	76	—	—	—	—	—	60	50	67	66	47	46	11
Ind.	F	63	87	93	—	—	—	83	83	85	69	—	38	(7)
Minn.	F	91	—	—	—	—	—	68	77	71	71	72	81	33
Wis.	C	90	82	76	84	77	76	—	—	—	—	—	65	33
Region VI:														
Ala.	F	90	35	23	38	28	31	—	2	5	—	—	73	16
Fla.	F	91	91	91	91	93	93	—	—	—	—	—	74	81
Ga.	F	71	89	92	92	94	89	80	81	84	82	79	70	59
Miss.	F	97	92	93	92	89	88	—	—	—	—	—	95	73
S. C.	F	65	—	—	—	—	—	78	66	64	49	46	49	13
Tenn.	C	73	—	—	—	—	—	60	57	61	29	39	64	28
Region VII:														
Iowa	F	90	67	63	74	26	62	—	—	35	8	12	60	32
Kans.	C	88	80	86	92	93	90	66	76	74	72	65	84	33
Mo.	C	70	—	—	—	—	—	39	42	46	44	46	42	36
Nebr.	F	89	70	83	92	85	81	75	70	84	75	75	74	46
N. Dak.	F	85	71	73	93	82	74	—	—	—	—	—	74	22
S. Dak.	F	96	81	86	94	59	33	—	—	—	—	—	86	21
Region VIII:														
Ark.	C	100	—	—	—	—	—	74	84	84	81	79	83	57
La.	F	91	—	—	—	—	—	39	80	89	82	82	88	44
N. Mex.	F	91	64	83	80	79	70	39	60	72	63	47	78	0
Okl.	C	83	—	—	—	—	—	3	4	1	0	0	88	35
Tex.	F	84	83	83	86	40	47	—	—	—	—	—	63	15
Region IX:														
Colo.	C	93	93	90	96	93	88	—	—	—	—	—	84	75
Idaho	C	66	84	73	—	—	—	83	67	96	99	86	80	72
Mont.	F	94	94	94	95	92	92	—	—	—	—	—	88	66
Utah	C	93	73	74	81	66	69	—	—	—	—	—	77	26
Wyo.	F	89	88	91	94	82	76	77	58	64	28	44	59	41
Region X:														
Ariz.	F	93	96	92	96	85	90	—	—	—	—	—	91	46
Calif.	F	89	84	86	87	87	86	—	—	—	—	—	92	40
Nev.	C	96	93	96	89	92	87	—	—	—	—	—	91	67
Oreg.	C	80	75	74	—	—	—	85	19	6	20	—	85	66
Wash.	C	76	78	68	71	73	76	1	2	1	15	39	59	6
Territories:														
Alaska	F	51	92	87	79	49	73	—	—	—	—	—	74	41
Hawaii	F	96	65	72	21	42	66	—	—	—	—	—	46	36

Table 11.—Unemployment insurance: State insured unemployment in week ended July 9, 1949, as percent of average monthly covered employment, 1948

Region and State	Insured unemployment <sup>1</sup>	Average covered employment <sup>2</sup> (in thousands)	Insured unemployment as percent of covered employment
Total	2,110,084	32,857.7	6.4
Region I:			
Connecticut	60,426	635.2	9.5
Maine	17,821	175.1	10.2
Massachusetts	151,834	1,450.4	10.4
New Hampshire	15,544	130.8	11.9
Rhode Island	37,836	230.9	15.8
Vermont	5,147	63.6	8.1
Region II:			
Delaware	2,312	92.6	2.5
New Jersey	98,676	1,310.0	7.5
New York	425,739	4,300.1	9.8
Pennsylvania	152,848	3,116.0	4.9
Region III:			
Dist. of Col.	4,487	221.2	2.0
Maryland	40,290	504.9	7.1
North Carolina	39,524	642.5	6.2
Virginia	26,352	403.1	6.3
West Virginia	26,315	399.7	6.6
Region IV:			
Kentucky	27,121	372.5	7.3
Michigan	72,242	1,006.7	4.5
Ohio	100,567	2,214.6	4.5
Region V:			
Illinois	162,764	2,369.7	6.9
Indiana	37,398	904.7	4.1
Minnesota	14,754	546.7	2.7
Wisconsin	21,627	738.1	2.9
Region VI:			
Alabama	31,953	427.7	7.5
Florida	28,592	383.5	7.5
Georgia	27,936	525.2	5.3
Mississippi	11,710	178.4	6.6
South Carolina	19,329	314.6	6.1
Tennessee	42,896	502.3	8.5
Region VII:			
Iowa	7,538	342.7	2.2
Kansas	4,902	257.0	2.1
Missouri	33,437	773.9	4.3
Nebraska	1,878	100.7	1.2
North Dakota	305	42.6	.7
South Dakota	399	51.2	.8
Region VIII:			
Arkansas	9,747	217.7	4.5
Louisiana	21,908	440.3	4.9
New Mexico	2,146	88.1	2.4
Oklahoma	12,369	271.7	4.6
Texas	21,884	1,171.1	1.9
Region IX:			
Colorado	5,083	195.8	2.6
Idaho	820	89.6	.9
Montana	2,190	99.1	2.2
Utah	3,864	124.1	2.7
Wyoming	600	55.4	1.1
Region X:			
Arizona	5,064	105.0	4.8
California	234,398	2,521.0	9.3
Nevada	1,771	38.0	4.7
Oregon	14,436	314.7	4.6
Washington	21,806	519.7	4.2

<sup>1</sup> Represents number of continued claims adjusted to represent unemployment in the week in which the 8th of the month falls.

<sup>2</sup> Average number of workers in covered employment in the pay period of each type (weekly, semi-monthly, etc), ending nearest the 15th of each month.

Source: Department of Labor, Bureau of Employment Security.

<sup>1</sup> Time between the end of the benefit period and the date of payment.

<sup>2</sup> C represents "calendar week," a period of 7 consecutive days, uniform for all claimants, usually ending on Saturday. F represents "flexible week," a period of 7 consecutive days beginning on the date a claim is filed. States are classified by type of week in effect during April–June 1949.

<sup>3</sup> For all types of unemployment. See footnote 11.

<sup>4</sup> Average for year 1941.

<sup>5</sup> Includes only intrastate payments from States that take claims on a weekly basis and from Texas, where claims are filed in each week following the statutory 2-week benefit period.

<sup>6</sup> Includes only intrastate payments from States that have a 1-week benefit period and that take all or a part of their claims on a biweekly basis.

<sup>7</sup> For all types of unemployment; includes all interstate payments regardless of the frequency of claims-taking within the State.

<sup>8</sup> Excludes Connecticut and Indiana; comparable data not available.

<sup>9</sup> Some or all of the local offices in this State present checks directly to the claimants.

<sup>10</sup> Less than 1 percent.

<sup>11</sup> Includes payments for total and part-total unemployment only; excludes payments for partial unemployment, since Wisconsin's provision for such payments is not comparable with that of other States.

<sup>12</sup> Based on payments made in May and June.

Source: Department of Labor, Bureau of Employment Security.



Table 12.—Unemployment insurance: Percent of second and subsequent benefit payments issued within 2 weeks,<sup>1</sup> by type of payment, by State, and by quarter, April 1948–June 1949

[Corrected to Aug. 23, 1949]

Region and State	Type of week <sup>2</sup>	Intrastate payments <sup>3</sup>										Interstate payments <sup>7</sup>		
		Pre-war average <sup>4</sup>	For claims taken at weekly intervals <sup>5</sup>					For claims taken at biweekly intervals <sup>6</sup>					Pre-war average <sup>4</sup>	Apr.-June 1949
			Apr.-June 1948	July-Sept. 1948	Oct.-Dec. 1948	Jan.-Mar. 1949		Apr.-June 1948	July-Sept. 1948	Oct.-Dec. 1948	Jan.-Mar. 1949			
Total		94	93	93	93	92	93	63	59	59	55	63	74	45
Region I:														
Conn.	C	93					79	60	41	45	56	72	87	72
Maine	C	96	97	94	91	94	95			80	77	83	97	81
Mass.	C	99	96	94	95	95	95						94	82
N. H.	C	97	91	95	89	73	94						97	83
R. I. <sup>8</sup>	F	98	97	98	99	99	99						92	81
Vt.	C	95	93	96	96	96	95	71	73	81	84	68	91	70
Region II:														
Del. <sup>9</sup>	F	99	98	94	98	98	99						95	92
N. J.	F	93						56	35	47	31	66	86	49
N. Y.	C	94	93	93	94	92	93						68	23
Pa.	F	94	87	86	84	87	89						84	40
Region III:														
Dist. of Col. <sup>9</sup>	C	98						(10)	1	5	3	6	83	1
Md. <sup>9</sup>	F	90	87	88	95	97	98						98	78
N. C.	F	95	93	89	88	87	92			62	69	78	71	77
Va. <sup>9</sup>	F	95	90	91	85	81	75	0	0	0	0	0	92	55
W. Va.	F	96						81	80	77	84	83	81	68
Region IV:														
Ky.	F	93	87	83				53	71	76	75	66	68	1
Mich. <sup>9</sup>	C	95	85	92	93	96	96						84	7
Ohio	C	91	93	94	95	94	95						79	78
Region V:														
Ill.	F	91						79	79	77	76	65	66	20
Ind.	C	95	96	96		77	91			66	46		73	(11)
Minn. <sup>9</sup>	F	97						51	71	64	61	69	93	61
Wis.	C	97	11 95	11 94	11 94	11 94	11 93						85	64
Region VI:														
Ala. <sup>9</sup>	F	96	78	78	80	77	78		3	8			79	50
Fla. <sup>9</sup>	F	93	96	97	95	95	97						77	87
Ga.	F	88	97	97	96	97	96	94	93	92	93	92	83	81
Miss.	F	99	95	96	96	94	95						97	58
S. C.	F	86						88	84	82	75	70	79	58
Tenn.	C	88						62	58	60	50	46	83	31
Region VII:														
Iowa	F	96	92	92	94	89	89			81	73	77	85	56
Kans.	C	91	90	88	91	95	94	58	52	64	56	58	88	11
Mo.	C	88						59	65	59	62	64	66	53
Nebr.	F	97	90	92	97	96	95	89	84	91	88	91	90	71
N. Dak.	F	93	92	84	93	94	95						85	62
S. Dak.	F	98	92	95	97	52	31						93	30
Region VIII:														
Ark.	C	91						79	80	81	79	78	93	62
La.	F	97						70	72	74	35	38	94	45
N. Mex.	F	97	84	92	92	89	87	46	69	56	82	61	86	1
Okl. <sup>9</sup>	C	96						3	3	2	0	0	93	36
Tex.	F	95	93	94	95	42	56						88	21
Region IX:														
Calif.	C	97	97	98	99	98	97						93	77
Idaho	C	64	94	87				94	86	97	98	97	67	91
Mont.	F	98	98	97	97	97	97						94	77
Utah <sup>9</sup>	C	99	91	89	93	95	93						90	56
Wyo.	F	94	96	93	98	93	91	80	75	76	53	50	85	48
Region X:														
Ariz.	F	98	98	96	97	94	95						96	65
Calif. <sup>9</sup>	F	96	96	96	96	96	97						30	52
Nev.	C	98	97	97	93	97	96						95	75
Oreg. <sup>9</sup>	C	91	92	90		72	89		10	5	28		71	69
Wash. <sup>9</sup>	C	93	88	89	91	91	90	1	1	1	34	(12)	86	12
Territories:														
Alaska <sup>9</sup>	F	67	96	92	80	80	87						70	59
Hawaii	F	98	68	87	44	63	70						66	52

<sup>1</sup> Time between the end of the benefit period and the date of payment.

<sup>2</sup> C represents "calendar week," a period of 7 consecutive days, uniform for all claimants, usually ending on Saturday. F represents "flexible week," a period of 7 consecutive days beginning on the date a claim is filed. States are classified by type of week in effect during April–June 1949.

<sup>3</sup> For all types of unemployment. See footnote 11.

<sup>4</sup> Average for year 1941.

<sup>5</sup> Includes only intrastate payments from States that take claims on a weekly basis and from Texas, where claims are filed in each week following the statutory 2-week benefit period.

<sup>6</sup> Includes only intrastate payments from States that have a 1-week benefit period and that take all or a part of their claims on a biweekly basis.

<sup>7</sup> For all types of unemployment; includes all interstate payments regardless of the frequency of claims-taking within the State.

<sup>8</sup> Excludes Washington; comparable data not available.

<sup>9</sup> Some or all of the local offices in this State present checks directly to claimants.

<sup>10</sup> Less than 1 percent.

<sup>11</sup> Includes payments for total and part-total unemployment only; excludes payments for partial unemployment, since Wisconsin's provision for such payments is not comparable with that of other States.

<sup>12</sup> Based on payments made in May and June.

Source: Department of Labor, Bureau of Employment Security.

Table 13.—Veterans' unemployment allowances: Claims and payments, July 1949<sup>1</sup>

State	Initial claims	Continued claims	Payments
Total	278,889	2,569,200	\$48,968,112
Alabama	3,123	49,885	1,003,497
Alaska	64	453	9,817
Arizona	1,780	14,554	300,862
Arkansas	2,057	20,455	409,417
California	20,774	189,378	3,551,526
Colorado	1,649	11,953	216,667
Connecticut	6,804	59,802	1,238,806
Delaware	546	4,904	89,358
District of Columbia	1,120	13,850	246,968
Florida	5,003	71,911	1,406,022
Georgia	3,629	51,005	1,032,700
Hawaii	889	15,095	305,980
Idaho	456	2,197	43,622
Illinois	19,588	145,320	2,756,627
Indiana	14,251	73,375	1,465,764
Iowa	1,949	13,604	250,171
Kansas	1,388	7,909	161,429
Kentucky	3,153	46,557	1,006,857
Louisiana	1,854	27,730	465,611
Maine	2,265	22,640	398,641
Maryland	1,594	25,941	453,963
Massachusetts	10,435	98,709	1,950,217
Michigan	15,970	125,191	2,289,862
Minnesota	4,323	39,281	760,044
Mississippi	1,552	16,867	355,022
Missouri	4,462	48,518	976,298
Montana	482	3,394	65,746
Nebraska	741	3,633	77,379
Nevada	251	1,510	27,967
New Hampshire	1,613	13,476	243,231
New Jersey	7,892	90,362	1,675,619
New Mexico	1,320	9,748	149,781
New York	35,342	240,273	4,744,934
North Carolina	4,724	62,248	1,255,207
North Dakota	133	673	13,217
Ohio	23,984	200,601	3,641,149
Oklahoma	3,150	27,834	457,728
Oregon	3,653	22,853	392,422
Panama Canal Zone	25	153	3,160
Pennsylvania	29,894	308,375	5,868,146
Puerto Rico	873	21,221	364,072
Rhode Island	1,522	21,006	416,051
Samoa-Guam	5	78	1,620
South Carolina	2,481	28,554	540,199
South Dakota	245	1,893	40,884
Tennessee	2,173	48,291	947,288
Texas	5,879	68,606	1,236,095
Utah	773	5,811	121,220
Vermont	899	7,155	134,848
Virginia	4,287	44,973	928,683
Washington	5,635	31,945	593,729
West Virginia	2,480	47,549	905,522
Wisconsin	7,538	49,094	898,635
Wyoming	217	877	17,639

<sup>1</sup> Represents activities under title V of the Servicemen's Readjustment Act; excludes data for self-employed veterans.

Source: Data reported to the Readjustment Allowance Service, Veterans Administration, by unemployment insurance agencies in 48 States, the District of Columbia, Alaska, and Hawaii, and by the Veterans Administration for the Panama Canal Zone, Puerto Rico, and Samoa-Guam.

**Table 14.—Unemployment insurance: Lower and higher authority appeals decisions by days elapsed between date of filing and date of decision, April-June, 1949**

[Corrected to Aug. 17, 1949]

Region and State	Lower authority decisions			Higher authority decisions <sup>1</sup>		
	Number	Percent decided within		Number	Percent decided within	
		30 days	75 days		30 days	75 days
<b>Total<sup>2</sup></b>	<b>43,850</b>	<b>20.5</b>	<b>74.0</b>	<b>5,583</b>	<b>11.7</b>	<b>50.6</b>
<b>Region I:</b>						
Connecticut	779	57.8	95.9			
Maine	260	47.7	90.9	16	56.2	93.8
Massachusetts	3,593	8.0	77.0			
New Hampshire	183	16.9	94.0			
Rhode Island	234	80.8	95.3	92	67.4	94.6
Vermont	38	0	21.1	4	0	50.0
<b>Region II:</b>						
Delaware	145	4.1	87.6	13	61.5	84.6
New Jersey	3,242	28.2	62.5	765	12.3	73.3
New York	6,574	1.7	56.2	683	1.2	31.5
Pennsylvania	2,447	15.2	76.5	406	1.0	71.4
<b>Region III:</b>						
Dist. of Col.	33	87.9	97.0	0	0	0
Maryland	1,560	77.9	97.5	245	55.9	100.0
North Carolina	874	33.8	94.2	52	1.9	73.0
Virginia	161	13.0	90.7	29	82.8	100.0
West Virginia	574	36.2	88.2	109	10.1	94.2
<b>Region IV:</b>						
Kentucky	334	0	64.4	28	14.3	71.4
Michigan	1,539	35.8	84.6	248	0	6.9
Ohio	2,015	1	70.4	350	3	46.0
<b>Region V:</b>						
Illinois	2,485	35.0	80.3	849	4	4.8
Indiana	685	3.4	75.8	32	0	9.6
Minnesota	416	49.3	90.9	20	65.0	100.0
Wisconsin	295	1.4	82.7	96	64.6	67.7
<b>Region VI:</b>						
Alabama	1,192	27.2	80.2	261	8	21.1
Florida	181	45.3	95.0	11	36.4	72.7
Georgia	463	26.8	97.3	15	22.2	100.0
Mississippi	88	40.9	92.3	15	6.7	86.7
South Carolina	429	14.5	94.9	42	92.9	100.0
Tennessee	2,029	11.0	88.0	252	6.9	61.2
<b>Region VII:</b>						
Iowa	593	16.0	85.5	34	23.5	97.1
Kansas	190	5.8	81.6	14	21.4	57.1
Missouri	1,032	1.1	79.4	4	0	25.0
Nebraska	108	23.1	84.3			
North Dakota	45	62.2	93.3	2	50.0	100.0
South Dakota	40	17.5	87.5	5	0	40.0
<b>Region VIII:</b>						
Arkansas	337	32.6	91.7	36	8.3	55.6
Louisiana	208	13.5	92.8	24	23.2	66.7
New Mexico	26	11.5	57.7	3	66.7	100.0
Oklahoma	201	24.9	88.1	18	0	55.6
Texas	1,628	36.5	95.6	27	0	81.5
<b>Region IX:</b>						
Colorado	126	81.7	95.2	6	100.0	100.0
Idaho	35	8.6	45.7	2	50.0	50.0
Montana	14	57.1	85.7	1	100.0	100.0
Utah	29	93.1	100.0	2	50.0	100.0
Wyoming	11	0	100.0	1	0	100.0
<b>Region X:</b>						
Arizona	82	57.3	96.3	4	0	100.0
California	5,455	17.3	51.7	687	2.2	61.9
Nevada	36	63.9	88.9	2	100.0	100.0
Oregon	257	32.7	90.7	23	73.9	87.0
Washington	622	0	51.6	49	10.2	81.6
<b>Territories:</b>						
Alaska	11	27.3	90.9	0	0	0
Hawaii	6	33.3	100.0			

**Table 15.—Nonfarm placements: Number, by State, July 1949**

[Corrected to Aug. 22, 1949]

Region and State	Total	Women	Veterans <sup>1</sup>
<b>Continental U. S.</b>	<b>360,435</b>	<b>149,233</b>	<b>93,670</b>
<b>Region I:</b>			
Connecticut	4,496	2,398	946
Maine	4,250	2,079	901
Massachusetts	5,821	2,976	1,342
New Hampshire	1,067	452	268
Rhode Island	1,372	1,288	182
Vermont	597	304	216
<b>Region II:</b>			
Delaware	880	444	176
New Jersey	8,882	5,626	1,348
New York	43,344	28,082	6,281
Pennsylvania	12,935	7,240	2,749
<b>Region III:</b>			
Dist. of Columbia	2,564	1,106	529
Maryland	5,144	1,810	1,089
North Carolina	8,911	3,646	2,064
Virginia	7,774	3,634	1,238
West Virginia	1,658	719	437
<b>Region IV:</b>			
Kentucky	1,674	569	446
Michigan	9,359	2,124	3,552
Ohio	16,934	5,592	4,224
<b>Region V:</b>			
Illinois	10,168	3,934	2,873
Indiana	6,186	2,620	1,764
Minnesota	8,568	2,814	2,473
Wisconsin	11,229	4,397	2,613
<b>Region VI:</b>			
Alabama	9,005	3,095	1,716
Florida	9,198	3,713	2,378
Georgia	7,989	3,324	1,482
Mississippi	7,489	2,530	1,445
South Carolina	9,231	2,925	2,181
Tennessee	9,706	4,074	2,765
<b>Region VII:</b>			
Iowa	6,635	1,981	2,446
Kansas	6,758	1,786	2,234
Missouri	6,425	2,083	1,811
Nebraska	3,808	615	1,405
North Dakota	1,961	575	642
South Dakota	1,784	336	654
<b>Region VIII:</b>			
Arkansas	8,133	2,747	2,087
Louisiana	8,554	1,842	1,579
New Mexico	3,669	745	1,327
Oklahoma	11,526	3,249	3,405
Texas	34,186	12,521	9,386
<b>Region IX:</b>			
Colorado	5,331	1,273	1,849
Idaho	3,189	542	1,466
Montana	2,888	703	1,040
Utah	2,477	481	1,007
Wyoming	1,482	248	553
<b>Region X:</b>			
Arizona	2,567	785	815
California	23,900	10,068	6,529
Nevada	1,275	466	341
Oregon	4,908	1,399	1,745
Washington	4,994	1,307	1,646
<b>Territories:</b>			
Alaska	1,755	408	887
Hawaii	504	300	281
Puerto Rico		105	102

<sup>1</sup> Represents placements of veterans of all wars.

Source: Department of Labor, Bureau of Employment Security.

<sup>1</sup> Connecticut, Hawaii, Massachusetts, Nebraska, and New Hampshire have only 1 appeals authority.

<sup>2</sup> Number of decisions in New York represents all cases in terms of claimants involved.

Source: Department of Labor, Bureau of Employment Security.

(Continued from page 21)

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Table 16.—Public assistance in the United States, by month, July 1948–July 1949<sup>1</sup>

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance	Total	Old-age assistance	Aid to dependent children		Aid to the blind	General assistance
			Families	Children					Families	Children		
Number of recipients												
Percentage change from previous month												
1948												
July		2,407,280	448,524	1,145,323	83,576	358,000		+1.7	-0.2	-0.1	+0.6	-2.2
August		2,429,078	450,782	1,151,906	84,255	356,000		+9	+5	+6	+5	-4
September		2,446,714	453,471	1,160,277	84,526	359,000		+7	+6	+7	+3	+0
October		2,469,374	460,021	1,176,199	84,815	360,000		+9	+1.4	+1.4	+3	+4
November		2,482,350	465,900	1,190,379	85,271	360,000		+5	+1.3	+1.2	+5	+2.6
December		2,498,259	474,814	1,213,776	85,788	397,000		+6	+1.9	+2.0	+6	+7.7
1949												
January		2,511,829	484,947	1,239,839	86,178	433,000		+5	+2.1	+2.1	+5	+2.0
February		2,528,358	496,121	1,267,383	86,679	461,000		+7	+2.3	+2.2	+6	+4.4
March		2,552,554	509,276	1,300,472	87,100	491,000		+1.0	+2.7	+2.6	+5	+2.6
April		2,581,556	520,299	1,327,634	87,906	476,000		+1.1	+2.2	+2.1	+8	-3.1
May		2,605,639	529,361	1,349,251	88,537	465,000		+9	+1.7	+1.6	+8	-2.3
June		2,625,594	536,758	1,365,813	89,301	461,000		+8	+1.4	+1.2	+9	-9
July		2,643,274	543,546	1,382,605	89,929	461,000		+7	+1.3	+1.2	+7	+1
Amount of assistance												
Percentage change from previous month												
1948												
July	\$143,473,575	\$94,462,825	\$29,930,611		\$3,430,439	\$15,644,000		+3.0	+4.5	+0.8	+1.2	-1.0
August	144,706,896	95,626,176	30,125,057		3,472,663	15,483,000		+9	+1.2	+6	+1.1	-1.6
September	146,503,597	96,634,819	30,491,540		3,502,238	15,875,000		+1.2	+1.1	+1.2	+9	+2.1
October	155,121,440	102,471,581	32,774,864		3,644,966	16,230,000		+5.9	+6.0	+7.5	+4.1	+2.2
November	157,897,675	103,999,787	33,337,118		3,690,770	16,861,000		+1.8	+1.5	+1.7	+1.5	+3.9
December	161,665,606	104,978,064	34,120,674		3,734,835	18,823,000		+2.4	+9	+2.4	+9	+11.6
1949												
January	167,365,418	107,955,903	35,333,539		3,806,976	20,269,000		+3.5	+2.8	+3.5	+1.9	+7.7
February	170,732,618	108,474,564	36,370,140		3,839,914	22,048,000		+2.0	+5	+2.9	+9	+8.8
March	175,832,699	110,111,693	37,488,223		3,877,783	24,355,000		+3.0	+1.5	+3.1	+1.0	+10.5
April	177,084,005	111,802,706	38,249,784		3,926,205	23,106,000		+7	+1.5	+2.0	+1.2	-5.1
May	178,071,276	113,312,300	38,679,602		3,974,374	22,105,000		+6	+1.4	+1.1	+1.2	-4.3
June	179,596,506	114,463,261	39,027,499		4,020,746	22,085,000		+9	+1.0	+9	+1.2	-1
July	181,024,702	115,475,743	39,530,328		4,052,629	21,966,000		+8	+9	+1.3	+8	-5

<sup>1</sup> Data subject to revision. Includes programs administered without Federal participation in States administering such programs concurrently with programs under the Social Security Act.

Table 17.—Old-age assistance: Recipients and payments to recipients, by State, July 1949<sup>1</sup>

State	Number of recipients	Payments to recipients		Percentage change from—				State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	June 1949 in—		July 1948 in—				Total amount	Average	June 1949 in—		July 1948 in—	
				Number	Amount	Number	Amount					Number	Amount	Number	Amount
Total.....	2,643,274	\$115,475,745	\$43.69	+0.7	+0.9	+9.8	+22.2	Mo.....	124,291	\$5,303,931	\$42.67	+0.3	+0.6	+6.0	+20.2
Ala.....	74,312	1,681,746	22.63	+1.3	+1.4	+13.8	+32.1	Mont.....	11,144	545,322	48.93	+1	+9.1	+2.9	+26.4
Alaska.....	1,509	85,749	56.83	+8	+2.3	+10.2	+41.4	Nebr.....	23,767	999,705	42.06	0	+1	-5	+4.5
Ariz.....	11,606	617,704	53.22	+2.6	-5	+7.3	+19.6	Nev.....	2,433	131,567	54.08	+5	+6	+12.4	+24.8
Ark.....	55,811	1,170,409	20.97	+1.0	+1.1	+14.0	+31.5	N. H.....	7,117	309,563	43.50	+1	+1	+4.1	+13.6
Calif.....	250,136	17,679,267	70.68	+2.0	+2.2	+32.1	+63.1	N. J.....	23,721	1,143,604	48.21	+3	+1.2	+2.1	+14.5
Colo.....	47,784	3,203,672	67.04	+1.4	+1.4	+5.7	-9.8	N. Mex.....	9,470	322,738	34.06	+6	+2	-6.5	+2.1
Conn.....	17,100	928,735	54.31	+1.5	+2.1	+10.0	+22.6	N. Y.....	116,743	6,141,820	52.61	+2	(1)	+4.6	+11.3
Del.....	1,523	42,972	28.22	+9	+1.5	+14.5	+22.5	N. C.....	55,170	1,190,956	21.59	+1.6	+1.8	+24.3	+48.0
D. C.....	2,626	110,056	41.91	-1	+5	+8.0	+11.9	N. Dak.....	8,782	405,593	46.18	+1	-7	+8	+13.7
Fla.....	66,697	2,219,721	33.79	+1.2	-15.0	+11.4	-1.5	Ohio.....	125,336	5,856,294	46.72	-2	-2	+2.0	+13.4
Ga.....	94,469	1,949,042	20.63	+5	+1.0	+11.0	+18.6	Okla.....	100,676	5,249,940	52.15	+3	+4	+3.6	+20.5
Hawaii.....	2,337	82,065	35.12	+1.3	+7	+11.1	+18.6	Oreg.....	23,048	1,114,471	48.35	+3	+6	+2.6	+12.7
Idaho.....	10,655	497,398	46.68	+1.7	+2.0	+2.6	+8.9	Pa.....	88,202	3,544,002	40.18	+5	+9	+1.0	+10.6
Ill.....	126,642	5,679,415	44.85	+2	+1	+9	+9.6	R. I.....	9,751	441,312	45.26	+1.0	+1.5	+9.1	+16.6
Ind.....	50,112	1,765,068	35.22	+3	+4	-4	+6.0	S. C.....	37,938	822,451	21.68	+7	-11.6	+13.9	+29.3
Iowa.....	48,447	2,336,840	48.23	(1)	+3	-4	+10.7	S. Dak.....	11,969	457,776	38.25	-1	+5	-1	+13.4
Kans.....	37,422	1,871,688	50.02	+4	+2	+4.5	+31.9	Tenn.....	60,503	1,862,173	30.78	+1.3	+14.8	+15.8	+55.8
Ky.....	59,644	1,243,758	20.85	+8	+9	+15.3	+36.6	Tex.....	216,360	7,409,265	34.25	+3	-7.3	+1	+15.5
La.....	118,374	5,571,358	47.07	+1	+1	+33.5	+31.8	Utah.....	10,073	430,250	42.71	+1	-14.9	+3.8	-7.3
Maine.....	13,906	577,640	41.54	+1.4	+1.9	+5.1	+30.6	Vt.....	6,465	219,140	33.90	-1.5	+3.9	-8.1	+7.3
Md.....	11,882	441,858	37.19	+8	+1.6	+1.1	+13.9	Va.....	13,165	363,458	28.01	+1.2	-2	-0.9	+17.6
Mass.....	93,604	5,725,418	61.17	+4	+5	+5.3	+16.9	Wash.....	69,635	4,658,401	66.90	+7	+4	+9.3	+27.1
Mich.....	95,231	4,339,281	45.54	+7	+6.9	+5.0	+18.8	W. Va.....	23,782	643,659	27.09	+9	+28.1	+6.8	+41.4
Minn.....	55,190	2,687,763	48.70	+2	+3.5	+1.4	+10.8	Wis.....	49,489	2,061,979	41.67	+4	+6	+3.3	+13.9
Miss.....	59,116	1,111,632	18.80	+1.3	+1.9	+39.0	+68.1	Wyo.....	4,079	226,098	55.43	-2	-6	-3.7	+17.6

<sup>1</sup> For definition of terms see the *Bulletin*, January 1948, pp. 24-26. All data subject to revision.

(1) Decrease of less than 0.05 percent.



Table 18.—General assistance: Cases and payments to cases, by State, July 1949<sup>1</sup>

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	June 1949 in—		July 1948 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	461,000	\$21,966,000	\$47.03	+0.1	-0.5	+28.9	+40.4
Ala.	6,860	116,692	17.01	+5.8	+6.7	+8.9	+14.2
Alaska	94	3,206	35.00	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Ark.	1,401	46,674	33.31	-12.0	-20.2	-32.8	-23.0
Calif.	2,617	32,162	12.29	-6	-5	-1.0	-1.0
Colo.	36,542	1,845,609	50.45	-1.3	-5	+23.3	+31.3
Conn.	4,041	145,859	36.84	-5.7	-8.8	-2.0	-14.5
Del.	5,474	275,924	50.41	+2.0	+1.9	+61.4	+84.5
D. C.	1,136	39,644	34.90	+2.8	+2.2	+32.1	+30.4
Fla.	1,392	64,439	46.29	+4	( <sup>3</sup> )	+20.7	+23.9
Ga.	3,122	77,000					
Hawaii	2,196	48,051	15.39	-2.0	-3.1	+6.2	-3
Idaho	2,196	121,280	55.23	+13.3	+15.3	+119.4	+148.7
Ill.	481	15,450	32.12	-2.4	-2.0	-7.8	-3.5
Ind.	35,921	1,996,797	55.59	+1.6	+1.6	+37.0	+49.3
Iowa	12,839	314,451	25.08	+1.9	-4.6	+39.3	+36.8
Kans.	4,030	104,695	25.98	-3.5	-5.6	+19.5	+25.0
Ky.	4,929	222,853	45.22	-3.1	-2.6	+6.0	+16.1
La.	3,134	69,120	22.05	+5.0	+9.6	+52.7	+99.4
Maine	23,703	927,308	39.13	+3.8	+3.9	+122.9	+103.0
Md.	3,094	119,297	38.66	-3.6	-4.5	+16.0	+26.8
Mass.	4,496	198,014	44.04	+4.1	+7.6	+7.8	+20.5
Mich.	20,749	967,457	48.07	+1.9	-2	+27.5	+38.3
Minn.	30,585	1,356,248	44.34	-7.5	-16.6	+18.8	+13.1
Miss.	6,404	278,928	43.56	-17.3	-20.4	+6.8	+12.9
Mo.	604	7,063	11.69	+7.1	+14.9	+11.2	+32.3
Mont.	15,697	485,838	30.95	+5	-2	+23.1	+13.5
Nebr.	1,187	38,608	32.53	-15.3	-10.4	-11.7	+9.9
Nev.	1,520	45,803	30.13	+7	-5	+10.1	+18.3
N. H.	343	8,651	25.22	-5.0	+1	+24.3	+30.9
N. J.	1,542	57,366	37.20	-2.9	-8.5	+37.7	+41.9
N. Mex.	10,698	601,598	56.23	+2.8	+3.7	+59.6	+60.2
N. Y.	1,794	41,398	23.06	-2.3	-1.5	-4.7	+3.1
N. C.	78,089	5,569,391	73.20	+8	+9	+24.4	+40.8
N. Dak.	3,949	55,216	14.35	-4	-3.1	+12.4	+2.2
Ohio	656	24,322	37.08	-6.8	-3.6	-8.9	+10.8
Okl.	30,875	1,375,443	44.55	+4	-2.1	+37.7	+40.1
Oreg.	11,500	11,87,911	( <sup>11</sup> )	( <sup>11</sup> )	+28.5	( <sup>11</sup> )	+15.1
Pa.	5,774	269,711	51.91	-7	-4.9	+21.9	+30.8
R. I.	38,784	2,096,405	54.05	+4.1	+5.4	+34.0	+54.5
S. C.	4,771	262,344	54.99	+6.4	+12.4	+70.6	+114.5
S. Dak.	4,817	72,385	15.03	-1.2	-8.1	+17.9	+18.6
Tenn.	640	16,268	25.42	-12.7	-6.9	+2.9	-7
Tex.	1,951	23,143	11.86	+4.5	-9.7	+16.4	-1.9
Utah	12,400	80,000					
Vt.	2,033	98,972	48.68	-7	-11.5	+12.8	+3.3
Va.	1,000	30,000					
Wash.	4,267	95,484	22.38	-5.7	-8.2	+10.5	+17.5
W. Va.	12,995	876,792	67.47	-7	-8	+56.4	+77.9
Wis.	3,835	83,851	21.86	+3.1	+48.8	+5.6	+55.9
Wyo.	7,020	307,922	43.86	+4.5	+4.9	+49.8	+71.5
	414	10,555	47.23	-24.7	-2.9	+3.0	+8.1

<sup>1</sup> For definition of terms see the *Bulletin*, January 1948, pp. 24-26. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only.

<sup>3</sup> Percentage change not calculated on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> About 10 percent of this total is estimated.

<sup>6</sup> Decrease of less than 0.05 percent.

<sup>7</sup> Partly estimated.

<sup>8</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>9</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>10</sup> Includes cases receiving medical care only.

<sup>11</sup> Excludes estimated duplication between programs; 1,521 cases were aided by county commissioners and 4,701 cases under program administered by State Board of Public Welfare. Average per case and percentage changes not computed.

<sup>12</sup> Estimated.

<sup>13</sup> Estimated on basis of reports from a sample of cities and towns.

Table 19.—Aid to the blind: Recipients and payments to recipients, by State, July 1949<sup>1</sup>

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	June 1949 in—		July 1948 in—	
				Number	Amount	Number	Amount
Total	89,929	\$4,052,629	\$45.06	+0.7	+0.8	+7.2	+17.9
Total States <sup>2</sup>	71,810	3,341,983	46.54	+9	+9	+2.4	+21.7
Ala.	1,309	32,727	25.00	+1.7	+1.6	+18.4	+33.6
Ark.	797	30,095	37.85	+1.3	+9	+18.4	+31.3
Calif.	1,765	43,545	24.67	+7	+9	+7.0	+25.5
Colo.	9,167	736,246	80.50	+1.6	+1.6	+22.1	+35.7
Conn.	390	21,838	56.25	+8	+1.6	-3	+6.6
Del.	187	9,611	51.40	+2.7	+10.5	+26.4	+51.4
D. C.	167	6,672	39.96	+3.7	+13.6	+29.5	+65.4
Fla.	238	10,516	44.18	-8	-1	+12.3	+10.2
Ga.	3,106	113,308	36.48	+4	-13.2	+8.3	( <sup>3</sup> )
Hawaii	2,574	66,746	25.93	+1.1	+1.8	+3.1	+23.9
Idaho	93	3,483	37.45	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Ill.	204	10,529	51.61	+5	+6	+2.5	+10.0
Ind.	4,534	212,011	46.76	-4	-6	-2.2	+6.4
Iowa	1,847	68,990	37.35	+3	-3	-2.7	+3.3
Kans.	1,191	62,912	52.82	-7	-9	-1.2	+11.9
Ky.	765	39,847	52.09	-3	-4	-9.8	+13.4
La.	2,095	46,434	22.16	+1.3	+1.5	+10.4	+32.0
Maine	1,700	72,035	42.37	+1.6	+1.8	+3.4	+8.4
Md.	651	27,622	42.43	-1.2	-5	-3.3	+21.4
Mass.	474	19,188	40.48	+9	( <sup>3</sup> )	+3.9	+17.9
Mich.	1,372	84,510	61.60	+4	+1.9	+3.8	+21.1
Minn.	1,695	83,448	49.23	+1.6	+2.2	+11.4	+24.0
Miss.	1,099	60,442	55.54	+1.1	+3.5	+2.4	+12.1
Mo.	2,553	65,773	25.76	+1.3	+1.2	+12.0	+20.8
Mont.	2,766	76,810	27.60	-8	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Nebr.	453	25,383	56.55	+8	+14.6	+7.6	+35.3
Nev.	562	29,333	52.20	+2.2	+7.0	+8.1	+21.7
N. H.	33	1,678	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
N. J.	316	14,664	46.41	+1.0	+2	+6.0	+15.1
N. Mex.	687	36,592	53.26	+1	+6	+8.5	+28.4
N. Y.	457	17,430	38.14	+2.9	+2.5	+8.6	+5.3
N. C.	3,784	225,309	59.54	+4	+6	+6.7	+14.1
N. Dak.	3,733	113,473	30.40	+2.0	+3.0	+12.3	+16.1
Ohio	116	5,484	47.28	-2.5	+2	-1.7	+13.8
Okl.	3,650	101,825	44.34	+4	+6	+6.0	+18.1
Oreg.	2,673	142,319	53.24	+6	+8	+3.9	+29.1
Pa.	381	21,520	56.48	-5	+1.0	0	+11.2
R. I.	15,389	612,183	39.86	+3	+5	+8.8	+3.6
S. C.	157	8,102	51.61	-6	+4	+11.3	+23.8
S. Dak.	1,413	40,803	28.66	+4	+1	+6.9	+51.1
Tenn.	212	7,390	34.86	-1.4	-6	+1.9	+13.9
Tex.	2,297	83,363	36.29	+1.7	+2.1	+17.3	+31.6
Utah	6,082	234,861	38.62	+6	+7	+7.4	+18.9
Vt.	203	9,689	47.73	+1.0	-11.6	+13.4	+1.9
Va.	182	6,854	37.66	-1.6	+3.9	-4.2	-6.2
Wash.	1,407	38,844	27.61	+6	+1.1	+14.3	+28.5
W. Va.	726	56,499	77.82	+1.3	+1.6	+6.8	+18.9
Wis.	920	28,268	30.73	+1.0	+24.0	+5.5	+36.7
Wyo.	1,335	60,604	45.40	+1	+1	+3.6	+17.3
	91	5,044	55.43	( <sup>3</sup> )	( <sup>3</sup> )	-21.6	-4.8

<sup>1</sup> For definition of terms see the *Bulletin*, January 1948, pp. 24-26. Figures in italics represent programs administered without Federal participation. Data exclude program administered without Federal participation in Connecticut, which administers such program concurrently with program under the Social Security Act. Alaska does not administer aid to the blind. All data subject to revision.

<sup>2</sup> Under plans approved by the Social Security Administration.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> Average payment not calculated on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>5</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>6</sup> Decrease of less than 0.05 percent.

<sup>7</sup> Represents statutory monthly pension of \$35 per recipient; excludes payment for other than a month.

<sup>8</sup> Not computed; data for July 1948 estimated.

Table 20.—Aid to dependent children: Recipients and payments to recipients, by State, July 1949 <sup>1</sup>

State	Number of recipients		Payments to recipients		Percentage change from—					
	Families	Children	Total amount	Average per family	June 1949 in—			July 1948 in—		
					Number of—		Amount	Number of—		Amount
					Families	Children		Families	Children	
Total.....	543,546	1,382,605	\$39,530,328	\$72.73	+1.3	+1.2	+1.3	+21.2	+20.7	+32.1
Total, 50 States <sup>2</sup> .....	543,505	1,382,511	39,528,961	72.73	+1.3	+1.2	+1.3	+21.2	+20.7	+32.1
Ala.....	13,674	37,285	494,812	36.19	+3.6	+3.7	+3.4	+26.7	+26.8	+26.7
Alaska.....	466	1,088	32,218	69.14	+3.6	+9	+2.8	+103.5	+103.0	+334.6
Ariz.....	3,185	9,018	276,084	86.68	+9	+1.0	-5.7	+25.6	+22.8	+111.4
Ark.....	11,660	30,033	433,915	37.21	+1.8	+1.7	+1.9	+21.4	+20.3	+28.8
Calif.....	24,849	55,277	2,807,235	112.97	+2.9	+2.6	+2.2	+46.7	+42.1	+50.7
Colo.....	5,011	13,632	373,925	74.62	-8	-8	-3.4	+9.9	+9.4	+7.1
Conn.....	3,587	8,670	370,939	103.41	+2.5	+2.1	+5.6	+25.4	+21.6	+30.8
Del.....	530	1,569	38,556	72.75	+8	+8	+8	+45.6	+47.5	+45.5
D. C.....	1,763	5,350	141,306	80.15	+6	+7	+1.1	+26.9	+26.2	+34.5
Fla.....	22,928	56,092	962,696	41.99	+2.6	+2.5	+2.7	+38.1	+37.3	+38.0
Ga.....	12,500	32,243	512,138	40.97	+1.5	+1.6	+1.8	+38.6	+30.2	+54.3
Hawaii.....	2,284	6,794	201,516	88.23	+0.8	+9.9	+5.0	+54.5	+54.8	+65.1
Idaho.....	2,156	5,474	206,377	95.72	+3.2	+3.7	+4.0	+14.6	+13.7	+25.4
Ill.....	25,212	64,121	2,553,857	101.30	+8	+1.0	+9	+15.4	+15.6	+23.6
Ind.....	9,440	23,371	548,878	58.14	+1.2	+1.3	+5.2	+11.8	+11.3	+20.6
Iowa.....	4,655	11,869	292,582	62.85	-1	-4	+2	-5.0	-5.3	-18.6
Kans.....	5,126	13,210	421,343	82.20	-1	-2	-8	+5.5	+7.2	+22.4
Ky.....	19,363	48,697	743,729	38.41	+1.8	+1.7	+1.7	+40.3	+39.4	+43.9
La.....	25,233	65,342	1,487,695	58.96	+3.7	+3.5	+3.5	+64.6	+63.2	+76.1
Maine.....	3,252	8,833	215,313	66.21	-4.7	-6.2	-22.3	+27.7	+21.1	+8.2
Md.....	5,427	16,934	448,667	82.67	+2.5	+5.6	+2.1	+12.4	+15.8	+25.7
Mass.....	11,817	28,813	1,325,598	112.18	+2	+2	-4	+15.0	+13.5	+26.4
Mich.....	25,052	57,893	2,155,399	86.04	+8	+7	+8	+14.4	+12.6	+22.6
Minn.....	7,492	19,045	623,771	83.26	-1.0	-7	+19.2	+10.4	+9.5	+33.1
Miss.....	8,417	22,846	223,285	26.53	+2.7	+3.0	+2.9	+45.0	+47.8	+46.3
Mo.....	23,946	60,985	1,280,006	53.45	+8	+7	+7	+15.8	+14.3	+34.0
Mont.....	2,100	5,445	154,780	73.70	-9	( <sup>3</sup> )	+8	+8.5	+8.2	+12.9
Nebr.....	3,355	7,989	284,123	84.69	+4	+1	+1.2	+4.7	+5.3	+18.7
Nev.....	41	94	1,367	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
N. H.....	1,445	3,665	125,034	86.56	+8	+1.2	-2	+20.5	+20.3	+28.1
N. J.....	5,079	13,157	424,691	83.62	-1.5	-1.5	-2.1	+7.1	+5.5	+9.0
N. Mex.....	4,979	12,777	260,156	52.25	+3	+4	-2	+5.5	+2.5	+2.6
N. Y.....	53,362	123,310	5,713,835	107.08	+5	+1	+4	+18.8	+17.8	+26.2
N. C.....	12,414	35,101	517,264	41.67	+1.9	+2.3	+2.4	+32.9	+31.8	+55.2
N. Dak.....	1,698	4,588	168,787	99.40	-1.5	-9	( <sup>3</sup> )	+4.4	+3.6	+18.8
Ohio.....	12,521	33,892	760,167	60.71	+3	+1	-1.7	+14.6	+13.8	+4.1
Okla.....	24,151	61,220	1,261,627	52.24	( <sup>3</sup> )	+2	+1	+2.0	+3.4	+20.4
Oreg.....	3,189	8,033	340,507	106.78	-1.7	-1.6	-2.3	+16.7	+15.7	+25.7
Pa.....	47,264	122,061	4,333,102	91.68	+2.5	+2.4	+2.9	+18.2	+18.3	+31.6
R. I.....	3,324	8,180	284,604	85.62	+2.3	+1.7	+2.1	+22.0	+21.6	+33.1
S. C.....	7,566	21,481	219,080	28.96	-1.6	-2.0	-19.8	+21.7	+23.1	+30.6
S. Dak.....	2,031	4,998	127,694	62.87	-1	-2	+13.4	+12.8	+10.3	+32.0
Tenn.....	19,283	51,761	928,077	48.13	+1.8	+1.5	+1.8	+22.8	+23.2	+28.0
Tex.....	16,954	47,140	785,901	46.35	+2	+4	-1.5	+4.1	+10.1	+26.9
Utah.....	3,256	8,405	308,890	94.00	-8	( <sup>3</sup> )	-12.5	+12.1	+9.9	+2.6
Vt.....	908	2,470	46,299	50.99	-3.4	-3.3	+1.8	+10.5	+11.2	+16.7
Va.....	6,655	18,880	285,883	42.96	+6	+5	-2.2	+28.1	+26.4	+31.6
Wash.....	11,209	26,524	1,514,650	135.13	+1.5	+1.7	+1.2	+30.9	+29.5	+77.5
W. Va.....	12,984	35,126	687,706	52.97	+1.4	+1.5	+23.4	+15.8	+13.3	+50.4
Wis.....	8,241	20,520	778,219	94.43	-8	-1.5	-1.6	+11.6	+11.2	+23.2
Wyo.....	482	1,304	46,083	95.61	+2.8	+2.6	+1.2	+22.0	+17.9	+51.8

<sup>1</sup> For definition of terms see the *Bulletin*, January 1948, pp. 24-26. Figures in italics represent program administered without Federal participation. Data exclude programs administered without Federal participation in Florida, Kentucky, and Nebraska, which administer such programs concurrently with programs under the Social Security Act. All data subject to revision.

<sup>2</sup> Under plans approved by the Social Security Administration.

<sup>3</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Average payment not calculated on base of less than 50 families; percentage change on less than 100 families.

<sup>6</sup> Increase of less than 0.05 percent.